



## **Beverley Mort Private Pension Fund**

**ABN 29 001 835 631**

**Financial Statements  
For the year ended 30 June 2020**

### **Pearson Group Nominees Pty Ltd**

**Accountants - Corporate Advisors**

**38 Radley Street**

**Virginia 4014**

**Email: [admin@pearson-group.com.au](mailto:admin@pearson-group.com.au)**

**Beverley Mort Private Pension Fund**  
**ABN 29 001 835 631**

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**Beverley Mort Private Pension Fund**  
**ABN 29 001 835 631**  
**Detailed Operating Statement**  
**For the year ended 30 June 2020**

	Note	2020 \$	2019 \$
<hr/>			
<b>Revenue</b>			
Interest		25,707.64	39,909.08
Total revenue		<u>25,707.64</u>	<u>39,909.08</u>
 Benefits Accrued as a Result of Operations Before Income Tax		 25,707.64	 39,909.08
Income tax expense		<u>2,147.57</u>	<u>3,228.02</u>
Benefits Accrued as a Result of Operations		<u><u>23,560.07</u></u>	<u><u>36,681.06</u></u>

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These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

**Beverley Mort Private Pension Fund****ABN 29 001 835 631****Detailed Statement of Financial Position as at 30 June 2020**

	<b>2020</b>	<b>2019</b>
	<b>\$</b>	<b>\$</b>
<b>Other Assets</b>		
CBA Term	1,565,000.00	1,565,000.00
Cash at bank - Heritage S13	61,446.33	71,439.50
Land - 58 Menzies St Petrie Terrace	276,558.20	276,558.20
<b>Total other assets</b>	<b>1,903,004.53</b>	<b>1,912,997.70</b>
<b>Total assets</b>	<b>1,903,004.53</b>	<b>1,912,997.70</b>
<b>Liabilities</b>		
Taxation	13,930.92	11,783.35
<b>Total liabilities</b>	<b>13,930.92</b>	<b>11,783.35</b>
<b>Net Assets Available to Pay Benefits</b>	<b>1,889,073.61</b>	<b>1,901,214.35</b>
<b>Represented by:</b>		
<b>Liability for Accrued Members' Benefits</b>		
Allocated to members' accounts	1,889,073.61	1,901,214.35
	<b>1,889,073.61</b>	<b>1,901,214.35</b>

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

**Beverley Mort Private Pension Fund**

**ABN 29 001 835 631**

**Trustees' Declaration**

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The trustees have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

In the opinion of the trustees:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2020 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2020 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the Superannuation Fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2020.

Signed in accordance with a resolution of the trustees by:

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**Beverley Joan Mort , (Trustee)**

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**Robert Cameron Chisolm Mort , (Trustee)**

Clayfield

Date

# **Beverley Mort Private Pension Fund**

**ABN 29 001 835 631**

## **Independent Auditor's Report to the Members of Beverley Mort Private Pension Fund**

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### **Part 1 – Independent Auditor's report on financial statements**

Independent Auditor's report approved form for a Registrable Superannuation Entity (RSE) which is not a reporting entity (as defined in Australian Accounting Standard AASB 1056)

**Beverley Mort Private Pension Fund (ABN: 29 001 835 631)**

**Report by the RSE Auditor to the trustees of the Beverley Mort Private Pension Fund**

#### **Opinion**

I have audited the special purpose financial statements of Beverley Mort Private Pension Fund for the year ended 30 June 2020, comprising Financial Position, Income Statement, Statement of Changes in Member Benefits, Statement of Changes in Reserves, Statement of Cash Flows, Notes to the Financial Statements and Trustees' Declaration.

In my opinion the financial statements present fairly, in all material respects, in accordance with the accounting policies described in the financial statements, the financial position of Beverley Mort Private Pension Fund as at 30 June 2020 and the results of its operations, cash flows, changes in equity/reserves and changes in members' benefits for the year ended 30 June 2020.

#### **Basis for Opinion**

I conducted the audit in accordance with Australian Auditing Standards. My responsibilities under those standards are further described in the Auditor's responsibilities section of my report. I am independent of the entity in accordance with the auditor independence requirements of the Accounting Professional and Ethical Standards Board's APES 110 Code of Ethics for Professional Accountants (including Independence Standards) (the Code) that are relevant to my audit of the financial statements in Australia. I have also fulfilled my other ethical responsibilities in accordance with the Code.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

#### **Responsibilities of the trustees for the Financial Statements**

The RSE's trustees are responsible for the preparation and fair presentation of the financial statements and have determined that the accounting policies used are consistent with the financial reporting requirements of the RSE's governing rules, comply with the requirements of the Superannuation Industry (Supervision) Act 1993 (SIS Act) and the Superannuation Industry (Supervision) Regulations 1994 (SIS Regulations) and are appropriate to meet the needs of the members. The trustees are also responsible for such internal control as the trustees determine is necessary to enable the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the ability of the RSE to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the RSE or to cease operations, or have no realistic alternative but to do so.

## **Beverley Mort Private Pension Fund**

**ABN 29 001 835 631**

### **Independent Auditor's Report to the Members of Beverley Mort Private Pension Fund**

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#### **Auditor's Responsibilities for the Audit of the Financial Statements**

My objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an audit report that includes my opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with the Australian Auditing Standards, I exercised professional judgement and maintained professional scepticism throughout the audit. I also:

- **Identified and assessed the risks of material misstatement of the financial statements, whether due to fraud or error, designed and performed audit procedures responsive to those risks, and obtained audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.**
- **Obtained an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the RSE's internal control.**
- **Evaluated the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.**
- **Concluded on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the RSE's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in my auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify my audit opinion. My conclusions are based on the audit evidence obtained up to the date of my auditor's report. However, future events or conditions may cause the RSE to cease to continue as a going concern.**
- **Evaluated the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.**
- **Communicated with the trustees regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I identified during my audit.**

#### **Emphasis of Matter - Basis of accounting**

I draw attention to Note 1 to the financial statements, which describes the basis of accounting. The financial statements have been prepared for the purpose of fulfilling the trustees' financial reporting responsibilities under the RSE's Governing Rules. As a result, the financial statements may not be suitable for another purpose.

Our opinion is not modified in respect of this matter.

## **Beverley Mort Private Pension Fund**

**ABN 29 001 835 631**

### **Independent Auditor's Report to the Members of Beverley Mort Private Pension Fund**

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## **Part 2 – Independent Auditor's Reasonable Assurance report on APRA reporting forms and on compliance**

### **B. Compliance**

**Independent Assurance Practitioner's report to the trustees of the Beverley Mort Private Pension Fund**

#### **Opinion**

I have performed a reasonable assurance engagement in relation to the trustees' compliance with the following applicable provisions under the Superannuation Industry (Supervision) Act 1993 (SIS Act), Superannuation Industry (Supervision) Regulations 1994 (SIS Regulations), APRA reporting standards, Corporations Act 2001 (Corporations Act) and Corporation Regulations 2001 (Corporation Regulations) for the year ended 30 June 2020.

(a) SIS Act Sections (to the extent applicable): 29VA, 35A, 65, 66, 67, 95, 97, 98, 99F, 101, 105, 106, 109, 117, 154 and 155(2)

(b) SIS Regulations (to the extent applicable): 3.10, 5.08, 6.17, 7.04, 7.05, 9.09, 9.14, 13.14, 13.17, 13.17A

(c) The APRA reporting standards that are subject to reasonable assurance (to the extent applicable)

(d) Corporations Act Sections (to the extent applicable): 1012B, 1012F, 1012H(2), 1012I, 1013B, 1013D, 1013K(1), 1013K(2), 1016A(2), 1016A(3), 1017B(1), 1017B(5), 1017BA, 1017C(2), 1017C(3), 1017C(5), 1017C(8), 1017D(1), 1017D(3), 1017D(3A), 1017DA(3), 1017E(2), 1017E(3), 1017E(4), 1020E(8) and 1020E(9)

(e) Corporations Regulations (to the extent applicable): 7.9.07Q–7.9.07W, 7.9.11K, 7.9.11N, 7.9.11O, 7.9.11P, 7.9.11Q, 7.9.32(3), 7.9.48B, 7.9.48C and 7.9.48D.

In my opinion the trustees of Beverley Mort Private Pension Fund have complied, in all material respects with:

**(a) The requirements of the applicable SIS Act and SIS Regulations, APRA reporting standards, Corporations Act and Corporations Regulations specified above for the year ended 30 June 2020**

**(b) The requirement to maintain an operational risk reserve at the required target amount in accordance with its ORFR strategy.**

#### **Basis for Opinion**

I conducted the engagement in accordance with the Standard on Assurance Engagements ASAE 3100 Compliance Engagements issued by the Auditing and Assurance Standards Board.

I believe that the evidence obtained is sufficient and appropriate to provide a basis for my opinion.

#### **Trustees' responsibility for compliance**

The RSE's trustees are responsible for complying with the requirements of the SIS Act, SIS Regulations, APRA reporting standards, the Corporations Act and Corporations Regulations and the conditions of its RSE licence.

The RSE's trustees are responsible for identifying, designing and implementing controls to enable compliance with the requirements of the SIS Act, SIS Regulations, APRA reporting standards, the Corporations Act and Corporations Regulations and the conditions of its RSE licence and to monitor ongoing compliance.

The trustees are responsible, under Prudential Standard SPS 114 Operational Risk Financial Requirement (SPS 114), for maintaining financial resources at the required target amount in accordance with its Operational Risk Financial Requirement (ORFR) strategy. The financial resources held to meet the ORFR target amount must be held either as:

**(a) an operational risk reserve held within an RSE;**

**(b) operational risk trustee capital held by the RSE licensee; or**



## **Beverley Mort Private Pension Fund**

**ABN 29 001 835 631**

### **Independent Auditor's Report to the Members of Beverley Mort Private Pension Fund**

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(c) a combination of both an operational risk reserve held within an RSE and operational risk trustee capital held by the RSE licensee.

#### **Independence and Quality Control**

I have complied with the independence and other relevant ethical requirements relating to assurance engagements, and my firm applies Auditing Standard ASQC 1 Quality Control for Firms that Perform Audits and Reviews of Financial Reports and Other Financial Information, and Other Assurance Engagements in undertaking this assurance engagement.

#### **Independent Assurance Practitioner's responsibilities**

My responsibility is to express an opinion on the trustees' compliance in all material respects with the requirements of the SIS Act, SIS Regulations, APRA reporting standards, Corporations Act and Corporations Regulations based on the reasonable assurance engagement. My reasonable assurance engagement has been conducted in accordance with applicable ASAE 3100 Compliance Engagements. This Standard requires that I comply with relevant ethical requirements and plan and perform my procedures to obtain reasonable assurance whether the trustees of Beverley Mort Private Pension Fund have, in all material respects complied with the provisions listed in Section B 'Compliance' (to the extent applicable) for the year ended 30 June 2020.

My responsibility is also to express an opinion on the trustees' compliance with their ORFR strategy with respect to maintaining an operational risk reserve at the required target amount for the year ended 30 June 2020.

My procedures in relation to SIS Section 155(2) included assessing the trustees' controls in place to monitor compliance with Section 155(2). These procedures did not include testing the trustees' methodology used to calculate the issue or redemption price.

#### **Inherent limitations**

Due to the inherent limitations of any evidence gathering procedures and the internal control framework, it is possible that fraud, error or non-compliance may occur and not be detected. A reasonable assurance engagement is not designed to detect all instances of non-compliance with the applicable SIS Act and SIS Regulations, APRA reporting standards, Corporations Act and Corporations Regulations specified above, as a reasonable assurance engagement is not performed continuously throughout the period and the procedures performed in respect of compliance with the applicable SIS Act and SIS Regulations, APRA reporting standards, Corporations Act and Corporations Regulations specified above are undertaken on a test basis.

#### **Other Matter - Restriction on use and distribution**

This report has been prepared solely for the trustees in order to meet the APRA reporting requirements of the trustees. This report is intended solely for the trustees and APRA (and ASIC where applicable), and should not be distributed to or used by parties other than the trustees and APRA (and ASIC where applicable). I disclaim any assumption of responsibility for any reliance on this report to any party other than the trustees and APRA (and ASIC where applicable), or for any purpose other than that for which it was prepared.

Signature of RSE Auditor: \_\_\_\_\_

Date:

Name of RSE Auditor: ,

Firm:

Address:

**Beverley Mort Private Pension Fund**  
**ABN 29 001 835 631**  
**Member's Information Statement**  
**For the year ended 30 June 2020**

	2020 \$	2019 \$
<hr/>		
<b>Robert Cameron Chisolm</b>		
<b>Opening balance - Members fund</b>	1,050,845.08	1,032,552.92
<b>Allocated earnings</b>	14,317.09	21,520.18
<b>Income tax expense - earnings</b>	(2,147.57)	(3,228.02)
<b>Balance as at 30 June 2020</b>	<u>1,063,014.60</u>	<u>1,050,845.08</u>
 <b>Withdrawal benefits at the beginning of the year</b>	 1,050,845.08	 1,032,552.92
<b>Withdrawal benefits at 30 June 2020</b>	1,063,014.60	1,050,845.08

**Withdrawal Benefit**

Your withdrawal benefit is the amount you are entitled to on resignation or retirement and represent the sum of:

- member contributions
  - superannuation guarantee contributions
  - award contributions
  - other employer contributions made on your behalf
- and earnings (after income tax) associated with the above contributions.

The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce on or after age 55. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

**Contact Details**

If you require further information on your withdrawal benefit please contact Beverley Joan Mort or write to The Trustee, Beverley Mort Private Pension Fund.

**Beverley Mort Private Pension Fund**  
**ABN 29 001 835 631**  
**Member's Information Statement**  
**For the year ended 30 June 2020**

	2020 \$	2019 \$
<hr/>		
<b>Beverley Joan Mort</b>		
<b>Opening balance - Members fund</b>	850,369.27	906,954.27
<b>Allocated earnings</b>	11,390.55	18,388.89
<b>Benefits paid</b>	(35,700.81)	(74,973.89)
<b>Balance as at 30 June 2020</b>	<u>826,059.01</u>	<u>850,369.27</u>
 <b>Withdrawal benefits at the beginning of the year</b>	 850,369.27	 906,954.27
<b>Withdrawal benefits at 30 June 2020</b>	826,059.01	850,369.27

**Withdrawal Benefit**

Your withdrawal benefit is the amount you are entitled to on resignation or retirement and represent the sum of:

- member contributions
- superannuation guarantee contributions
- award contributions
- other employer contributions made on your behalf

and earnings (after income tax) associated with the above contributions.

The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce on or after age 55. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

**Contact Details**

If you require further information on your withdrawal benefit please contact Beverley Joan Mort or write to The Trustee, Beverley Mort Private Pension Fund.

**Beverley Mort Private Pension Fund**  
**ABN 29 001 835 631**  
**Member's Information Statement**  
**For the year ended 30 June 2020**

	2020 \$	2019 \$
<b>Amounts Allocatable to Members</b>		
Yet to be allocated at the beginning of the year		(0.01)
Benefits accrued as a result of operations as per the operating statement	23,560.07	36,681.06
Benefits paid	(35,700.81)	(74,973.89)
Amount allocatable to members	<u>(12,140.74)</u>	<u>(38,292.84)</u>
<b>Allocation to members</b>		
Robert Cameron Chisolm	12,169.52	18,292.16
Beverley Joan Mort	(24,310.26)	(56,585.00)
Total allocation	(12,140.74)	(38,292.84)
Yet to be allocated	<u>(12,140.74)</u>	<u>(38,292.84)</u>
<b>Members Balances</b>		
Robert Cameron Chisolm	1,063,014.60	1,050,845.08
Beverley Joan Mort	826,059.01	850,369.27
Allocated to members accounts	1,889,073.61	1,901,214.35
Yet to be allocated	<u>1,889,073.61</u>	<u>1,901,214.35</u>
Liability for accrued members benefits	<u>1,889,073.61</u>	<u>1,901,214.35</u>

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

**Beverley Mort Private Pension Fund**  
**ABN 29 001 835 631**  
**Comparative Trial Balance as at 30 June 2020**

		2020 \$ Dr	2020 \$ Cr	2019 \$ Dr	2019 \$ Cr
	<b>Income</b>				
0800	Interest		25,707.64		39,909.08
	<b>Expenses</b>				
1998.02	Income tax expense - earnings	2,147.57		3,228.02	
	<b>Current Assets</b>				
2005	CBA Term	1,565,000.00		1,565,000.00	
2008	Cash at bank - Heritage S13	61,446.33		71,439.50	
	<b>Non Current Assets</b>				
2800	Land - 58 Menzies St Petrie Terrace	276,558.20		276,558.20	
	<b>Current Liabilities</b>				
3325	Taxation		13,930.92		11,783.35
	<b>Equity</b>				
4000.02	Opening balance - Members fund		1,050,845.08		1,032,552.92
4000.03	Opening balance - Members fund		850,369.27		906,954.27
4080.03	Benefits paid	35,700.81		74,973.89	
4199	Yet To Be Allocated			0.01	
		1,940,852.91	1,940,852.91	1,991,199.62	1,991,199.62
	<b>Net Profit</b>		<b>23,560.07</b>		<b>36,681.06</b>

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.



**PART A Electronic lodgment declaration (Form P, T, F, SMSF or EX)**

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

**Privacy**

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

**The Australian Business Register**

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this tax return to maintain the integrity of the register.

Please refer to the privacy statement on the Australian Business Register (ABR) website ([www.abr.gov.au](http://www.abr.gov.au)) for further information – it outlines our commitment to safeguarding your details.

**Electronic funds transfer - direct debit**

Where you have requested an EFT direct debit some of your details will be provided to your financial institution and the Tax Office's sponsor bank to facilitate the payment of your taxation liability from your nominated account.

Tax file number 841 499 949

Year 2019

Name of partnership,  
trust, fund or entity Beverley Mort Private Pension Fund

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

**Important**

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

**Declaration: I declare that:**

- the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- the agent is authorised to lodge this tax return.

Signature of partner,  
trustee or director

Date

**PART B Electronic funds transfer consent**

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic lodgment channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important: Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

Agent's reference  
number 26033350

Account Name Mort Private Pension Fund

I authorise the refund to be deposited directly to the specified account.

Signature

Date

# Self-managed superannuation fund annual return

**2019****Who should complete this annual return?**

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the Fund income tax return 2019 (NAT 71287)

Return year 

The Self-managed superannuation fund annual return instructions 2019 (NAT 71606) (the instructions) can assist you to complete this annual return.

The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via [ABR.gov.au](http://ABR.gov.au) or complete the Change of details for superannuation entities form (NAT3036).

**Section A: Fund information****1 Tax file number (TFN)**

The Tax Office is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

**2 Name of self-managed superannuation fund (SMSF)****3 Australian business number (ABN)****4 Current postal address****5 Annual return status**

Is this an amendment to the SMSF's 2019 return?

☒ A ☐ N

Is this the first required return for a newly registered SMSF?

☒ B ☐ N**6 SMSF auditor**

Auditor's name

Title

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Use Agent  
address details?☐ N

Postal address

Date audit was completed

☒ A

Was Part A of the audit report qualified ?

☒ B☐ N

Was Part B of the audit report qualified ?

☒ C☐ N

If the audit report was qualified, have the reported issues been rectified?

☒ D



**7 Electronic funds transfer (EFT)**

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

**A Fund's financial institution account details**

This account is used for super contributions and rollovers. Do not provide a tax agent account here.

Fund BSB number  
(must be six digits)

064483

Fund account number

10551559

Fund account name (for example, J&amp;Q Citizen ATF J&amp;Q Family SF)

Mort Private Pension Fund

I would like my tax refunds made to this account.

☒ YPrint Y for yes  
or N for no.

If Yes, Go to C.

**B Financial institution account details for tax refunds**

Use Agent Trust Account?

☐ N

This account is used for tax refunds. You can provide a tax agent account here.

BSB number

Account number

Fund account name (for example, J&amp;Q Citizen ATF J&amp;Q Family SF)

**C Electronic service address alias**Provide the electronic service address (ESA) issued by your SMSF messaging provider  
(For example, SMSFdataESAAlias). See instructions for more information.

Fund's tax file number (TFN) 841 499 949

**8 Status of SMSF**

Australian superannuation fund

☒ A☐ Y

Fund benefit structure

☒ B☐ A

Code

Does the fund trust deed allow acceptance of the  
Government's Super Co-contribution and  
Low Income Super Contribution?☒ C☐ Y**9 Was the fund wound up during the income year?**☐ NPrint Y for yes  
or N for no.If yes, provide the date on  
which fund was wound up

Day Month Year

Have all tax lodgment  
and payment  
obligations been met?☐**10 Exempt current pension income**Did the fund pay retirement phase superannuation income stream benefits to one or more members  
in the income year?☒ YPrint Y for yes  
or N for no.To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under  
the law. Record exempt current pension income at Label A

If No, Go to Section B: Income

If Yes

Exempt current pension income amount

☒ A

18,389

Which method did you use to calculate your exempt current pension income?

Segregated assets method

☒ B

Unsegregated assets method

☒ C☒ X

Was an actuarial certificate obtained?

☒ D☐ Y

Print Y for yes

Did the fund have any other income that was assessable?

☒ E☐ YPrint Y for yes  
or N for no.

If Yes, go to Section B: Income

Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions.  
If No - Go to Section C: Deductions and non-deductible expenses. (Do not complete Section B: Income.)If you are entitled to claim any tax offsets, you can list  
these at Section D: Income tax calculation statement

## Section B: Income

Do not complete this section if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the entire year, there was no other income that was assessable, and you have not realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

## 11 Income

Did you have a capital gains tax (CGT) event during the year?

**G** ☒ **N** ☐

Print Y for yes or N for no.

Have you applied an exemption or rollover?

**M** ☒

Print Y for yes or N for no.

Code

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital Gains Tax (CGT) schedule 2019

Net capital gain

**A**

Gross rent and other leasing and hiring income

**B**

Gross interest

**C**

39,909

Forestry managed investment scheme income

**X**

Gross foreign income

**D1**

Net foreign income

**D**

Loss

Australian franking credits from a New Zealand company

**E**

Transfers from foreign funds

**F**

N

Gross payments where ABN not quoted

**H**

Loss

Gross distribution from partnerships

**I**

\* Unfranked dividend amount

**J**

\* Franked dividend amount

**K**

\* Dividend franking credit

**L**

\* Gross trust distributions

**M**

Code

#### Calculation of assessable contributions

Assessable employer contributions

**R1**

0

plus Assessable personal contributions

**R2**

0

plus \* No-TFN-quoted contributions

**R3**

0

(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST

**R6**

0

Assessable contributions (R1 plus R2 plus R3 less R6)

**R**

0

#### Calculation of non-arm's length income

\* Net non-arm's length private company dividends

**U1**

plus \* Net non-arm's length trust distributions

**U2**

plus \* Net other non-arm's length income

**U3**

\* Other income

**S**

Code

\* Assessable income due to changed tax status of fund

**T**

Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3)

**U**

0

#This is a mandatory label

\* If an amount is entered at this label, check the instructions to ensure the correct tax treatment has been applied.

GROSS INCOME (Sum of labels A to U)

**W**

39,909

Loss

Exempt current pension income

**Y**

18,389

TOTAL ASSESSABLE INCOME (W less Y)

**V**

21,520

Loss

**Section C: Deductions and non-deductible expenses****12 Deductions and non-deductible expenses**

Under 'Deductions' list all expenses and allowances you are entitled to claim a deduction for. Under 'Non-deductible expenses', list all other expenses or normally allowable deductions that you cannot claim as a deduction (for example, all expenses related to exempt current pension income should be recorded in the 'Non-deductible expenses' column).

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	<b>A1</b> <input type="text"/>	<b>A2</b> <input type="text"/>	
Interest expenses overseas	<b>B1</b> <input type="text"/>	<b>B2</b> <input type="text"/>	
Capital works expenditure	<b>D1</b> <input type="text"/>	<b>D2</b> <input type="text"/>	
Decline in value of depreciating assets	<b>E1</b> <input type="text"/>	<b>E2</b> <input type="text"/>	
Insurance premiums – members	<b>F1</b> <input type="text"/>	<b>F2</b> <input type="text"/>	
Death benefit increase	<b>G1</b> <input type="text"/>		
SMSF auditor fee	<b>H1</b> <input type="text"/>	<b>H2</b> <input type="text"/>	
Investment expenses	<b>I1</b> <input type="text"/>	<b>I2</b> <input type="text"/>	
Management and administration expenses	<b>J1</b> <input type="text"/> 0	<b>J2</b> <input type="text"/> 0	
Forestry managed investment scheme expense	<b>U1</b> <input type="text"/>	<b>U2</b> <input type="text"/>	
Other amounts	<b>L1</b> <input type="text"/> <small>Code</small>	<b>L2</b> <input type="text"/> <small>Code</small>	
Tax losses deducted	<b>M1</b> <input type="text"/>		
<b>TOTAL DEDUCTIONS</b> <b>N</b> <input type="text"/> 0 (Total A1 to M1)		<b>TOTAL NON-DEDUCTIBLE EXPENSES</b> <b>Y</b> <input type="text"/> 0 (Total A2 to L2)	
<b>#TAXABLE INCOME OR LOSS</b> <b>O</b> <input type="text"/> 21,520 <small>Loss</small> <input type="text"/> <b>(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)</b>		<b>TOTAL SMSF EXPENSES</b> <b>Z</b> <input type="text"/> 0 (N plus Y)	

#This is a mandatory label.

**Section D: Income tax calculation statement****#Important:**

Section B label R3, Section C label O and Section D labels A, T1, J, T5 and I are mandatory. If you leave these labels blank you will have specified a zero amount

**13 Calculation statement**

Please refer to the Self-managed superannuation fund annual return instructions 2019 on how to complete the calculation statement.

#Taxable income	<b>A</b> <input type="text"/> 21,520
(an amount must be included even if it is zero)	
#Tax on taxable income	<b>T1</b> <input type="text"/> 3,228.00
(an amount must be included even if it is zero)	
#Tax on no-TFN-quoted contributions	<b>J</b> <input type="text"/> 0.00
(an amount must be included even if it is zero)	
Gross tax	<b>B</b> <input type="text"/> 3,228.00
(T1 plus J)	

Foreign income tax offset

**C1**

Rebates and tax offsets

**C2**Non-refundable non-carry  
forward tax offsets**C**

0.00

(C1 plus C2)

SUBTOTAL 1

**T2**

3,228.00

(B less C – cannot be less than zero)

Early stage venture capital  
limited partnership tax offset**D1**Early stage venture capital limited partnership  
tax offset carried forward from previous year**D2**

Early stage investor tax offset

**D3**Early stage investor tax offset  
carried forward from previous year**D4**Non-refundable carry  
forward tax offsets**D**

0.00

(D1 plus D2 plus D3 plus D4)

SUBTOTAL 2

**T3**

3,228.00

(T2 less D – cannot be less than zero)

Complying fund's franking credits tax offset

**E1**

No-TFN tax offset

**E2**

National rental affordability scheme tax offset

**E3**

Exploration credit tax offset

**E4**

Refundable tax offsets

**E**

0.00

(E1 plus E2 plus E3 plus E4)

#TAX PAYABLE **T5**

3,228.00

(T3 less E - cannot be less than zero)

Section 102AAM interest charge

**G**

Credit for interest on early payments –  
amount of interest**H1**Credit for tax withheld – foreign  
resident withholding (excluding capital gains)**H2**Credit for tax withheld – where ABN  
or TFN not quoted (non-individual)**H3**Credit for TFN amounts withheld from  
payments from closely held trusts**H5**

Credit for interest on no-TFN tax offset

**H6**Credit for foreign resident capital gains  
withholding amounts**H8**

Eligible credits

**H**

0.00

(H1 plus H2 plus H3 plus H5 plus H6 plus H8)

#Tax offset refunds

(Remainder of refundable tax offsets).

**I**

0.00

(unused amount from label E-  
an amount must be included even if it is zero)

PAYG instalments raised

**K**

Supervisory levy

**L**

259.00

Supervisory levy adjustment  
for wound up funds**M**Supervisory levy adjustment  
for new funds**N**

Total amount of tax payable

**S**

3,487.00

(T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

**Section E: Losses****14 Losses**If total loss is greater than \$100,000,  
complete and attach a Losses  
schedule 2019.Tax losses carried forward  
to later income years**U**Net capital losses carried  
forward to later income years**V**Net capital losses brought forward  
from prior yearsNet capital losses carried forward  
to later income years

Non-Collectables

Collectables

## Section F / Section G: Member Information

In Section F / G report all current members in the fund at 30 June.

Use Section F / G to report any former members or deceased members who held an interest in the fund at any time during the income year.

See the Privacy note in the Declaration.		Member Number
Title	Mrs	1
Family name	Mort	Account status
First given name	Beverley	<input type="radio"/> Code
Other given names	Joan	
Date of birth	26/02/1934	If deceased, date of death

## Contributions

OPENING ACCOUNT BALANCE 906,954.27

Refer to instructions for completing these labels

## Employer contributions

A

## ABN of principal employer

A1

## Personal contributions

B

## CGT small business retirement exemption

C

## CGT small business 15-year exemption amount

D

## Personal injury election

E

## Spouse and child contributions

F

## Other third party contributions

G

## Proceeds from primary residence disposal

H

## Receipt date

H

## Assessable foreign superannuation fund amount

I

## Non-assessable foreign superannuation fund amount

J

## Transfer from reserve: assessable amount

K

## Transfer from reserve: non-assessable amount

L

## Contributions from non-complying funds and previously non-complying funds

T

## Any other contributions (including Super Co-contributions and low Income Super Contributions)

M

TOTAL CONTRIBUTIONS N 0.00

(Sum of labels A to M)

## Other transactions

## Accumulation phase account balance

S1

850,369.29

## Retirement phase account balance - Non CDBIS

S2

0.00

## Retirement phase account balance - CDBIS

S3

0.00

0 TRIS Count

Allocated earnings or losses O 18,388.91

Loss

Inward rollovers and transfers P

Outward rollovers and transfers Q

Lump Sum payment R1

Code

Income stream payment R2 74,973.89

Code

M

CLOSING ACCOUNT BALANCE S 850,369.29

S1 plus S2 plus S3

Accumulation phase value X1 850,369.29

Retirement phase value X2

Outstanding limited recourse borrowing arrangement amount Y

Sensitive (when completed)

Fund's tax file number (TFN) 841 499 949

Title	Mr	See the Privacy note in the Declaration.	Member Number	2
Family name	Mort	Member's TFN	169 160 107	
First given name	Robert			Account status
Other given names	Cameron			<input type="radio"/> Code
Date of birth	26/01/1968	If deceased, date of death		

## Contributions

OPENING ACCOUNT BALANCE 1,032,553.14

Refer to instructions for completing these labels

Employer contributions

A

ABN of principal employer

A1

Personal contributions

B

CGT small business retirement exemption

C

CGT small business 15-year exemption amount

D

Personal injury election

E

Spouse and child contributions

F

Other third party contributions

G

Proceeds from primary residence disposal

H

Receipt date

H

Assessable foreign superannuation fund amount

I

Non-assessable foreign superannuation fund amount

J

Transfer from reserve: assessable amount

K

Transfer from reserve: non-assessable amount

L

Contributions from non-complying funds and previously non-complying funds

T

Any other contributions (including Super Co-contributions and low Income Super Contributions)

M

TOTAL CONTRIBUTIONS N 0.00

(Sum of labels A to M)

## Other transactions

Accumulation phase account balance

S1

1,050,845.28

Retirement phase account balance - Non CDBIS

S2

0.00

Retirement phase account balance - CDBIS

S3

0.00

 0 TRIS Count

Allocated earnings or losses O 18,292.14

Loss

Inward rollovers and transfers P

Outward rollovers and transfers Q

Lump Sum payment R1

Code

Income stream payment R2

Code

CLOSING ACCOUNT BALANCE S 1,050,845.28

S1 plus S2 plus S3

Accumulation phase value X1 1,050,845.28

Retirement phase value X2

Outstanding limited recourse borrowing arrangement amount Y

## Section H: Assets and liabilities

## 15 ASSETS

## 15a Australian managed investments

Listed trusts **A** Unlisted trusts **B** Insurance policy **C** Other managed investments **D** 

## 15b Australian direct investments

Cash and term deposits **E** 1,636,440Debt securities **F** Loans **G** Listed shares **H** Unlisted shares **I** 

## Limited recourse borrowing arrangements

Australian residential real property

**J1** 

Australian non-residential real property

**J2** 

Overseas real property

**J3** 

Australian shares

**J4** 

Overseas shares

**J5** 

Other

**J6** Limited recourse borrowing arrangements **J** 0Non-residential real property **K** 276,558Residential real property **L** Collectables and personal use assets **M** Other assets **O** 

## 15c Other investments

Crypto-Currency **N** 

## 15d Overseas direct investments

Overseas shares **P** Overseas non-residential real property **Q** Overseas residential real property **R** Overseas managed investments **S** Other overseas assets **T** **TOTAL AUSTRALIAN AND OVERSEAS ASSETS** **U** 1,912,998  
(Sum of labels A to T)

## 15e In-house assets

Did the fund have a loan to, lease to or investment in,  
related parties (known as in-house assets)  
at the end of the income year☐

## 15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA  
borrowings from a licensed  
financial institution?**A** ☐Print Y for yes  
or N for no.Did the members or related parties of the  
fund use personal guarantees or other  
security for the LRBA?**B** ☐Print Y for yes  
or N for no.



**16 LIABILITIES**

Borrowings for limited recourse borrowing arrangements	<b>V1</b>	
Permissible temporary borrowings	<b>V2</b>	
Other borrowings	<b>V3</b>	
Borrowings		<b>V</b> 0
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		<b>W</b> 1,901,214
Reserve accounts		<b>X</b>
Other liabilities		<b>Y</b> 11,784
<b>TOTAL LIABILITIES</b>		<b>Z</b> 1,912,998

**Section I: Taxation of financial arrangements****17 Taxation of financial arrangements (TOFA)**

Total TOFA gains	<b>H</b>	
Total TOFA losses	<b>I</b>	

**Section J: Other information****Family trust election status**

If the trust or fund has made, or is making, a family trust election, write the four-digit income year specified of the election (for example, for the 2018–19 income year, write 2019).

<b>A</b>	
----------	--

If revoking or varying a family trust election, print R for revoke or print V for variation, and complete and attach the Family trust election, revocation or variation 2019.

<b>B</b>	
----------	--

**Interposed entity election status**

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an Interposed entity election or revocation 2019 for each election

<b>C</b>	
----------	--

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2019.

<b>D</b>	
----------	--

**Section K: Declarations**

Penalties may be imposed for false or misleading information in addition to penalties relating to any tax shortfalls.

**Important**

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail. If you leave labels blank, you will have specified a zero amount or the label was not applicable to you. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

**Privacy**

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

Taxation law authorises the ATO to collect information and disclose it to other government agencies. For information about your privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy).

**TRUSTEE'S OR DIRECTOR'S DECLARATION:**

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report (if required) and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

Authorised trustee's, director's or public officer's signature

Date  Day  Month  Year

**Preferred trustee or director contact details:**

Title	<input type="text" value="Ms"/>		
Family name	<input type="text" value="Mort"/>		
First given name	<input type="text" value="Beverley"/>		
Other given names	<input type="text" value="Joan"/>		
Phone number	Area code <input type="text" value="07"/>	Number <input type="text" value="32560058"/>	
Email address	<input type="text"/>		
Non-individual trustee name (if applicable)	<input type="text"/>		
ABN of non-individual trustee	<input type="text"/>		
Time taken to prepare and complete this annual return		Hrs	<input type="text"/>

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this annual return to maintain the integrity of the register. For further information, refer to the instructions.

**TAX AGENT'S DECLARATION:**

I,

declare that the Self-managed superannuation fund annual return 2019 has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature  Date  Day  Month  Year

**Tax agent's contact details**

Title	<input type="text" value="Mr"/>		
Family name	<input type="text" value="Simmons"/>		
First given name	<input type="text" value="Barry"/>		
Other given names	<input type="text"/>		
Tax agent's practice	<input type="text" value="LORLENE MATA MENDOZA"/>		
Tax agent's phone number	Area code <input type="text" value="07"/>	Number <input type="text" value="32560058"/>	
Tax agent number	<input type="text" value="26033350"/>		Reference number <input type="text" value="MORT9010"/>

Sensitive (when completed)

# Beverly Mort Private Pension Fund

Financial Year Ending 30 June 2020

30/06/2020

	Name	Beverly Mort	Robert Mort		
	Date of Birth	26/02/1934	26/01/1968		
	Service Date	21/03/2006	21/03/2006		
	Total	Member 1	Member 2		
Member Operating Taxable		850,369.29	221,912.90		
Member Operating Tax Free		-	828,932.39		
Total Opening Bal	1,901,214.58	850,369.29	1,050,845.29		
Percentage		44.73%	55.27%		
Change in MV of Assets	-	0.00%	0.00%		
Tax Free Income		11,390.54	-		
Taxable Income	25,707.64	-	14,317.10		
Deductible Expenses	-				
Earnings (Not Rounded)	25,707.64	11,390.54	14,317.10		
Tax on Rounded Earnings	3,856.15				
Employers taxable contribs	-	-	-		
Members Taxable Contribs	-				
Members Undeducted Contribs	-				
Government Co-contributions	-	-			
Pension Drawn	-	-	-		
Member Specific Expense	-				
Earnings	25,707.64	11,390.54	14,317.10		
Change in MV of Assets	-	-	-		
Tax Free Income	-	-	-		
<b>As per Operating Statement</b>	<b>25,707.64</b>	<b>11,390.54</b>	<b>14,317.10</b>		
Less Tax - Contributions	-	-	-		
Less Tax - Earnings	2,147.57	-	2,147.57		
Total Tax	2,147.57	-	2,147.57		
Roll In's - Taxed	-	-	-		
Roll In's - Tax Free	-	-	-		
Roll Out's	-				
Benefits Paid	-	35,700.81			
Forfeited Benefits	-				
Ledger Allocated Earnings	23,560.08	11,390.54	12,169.54	-	
				24,310.27	12,169.54
Member Closing 'Taxable	1,060,141.45	826,059.02	234,082.43		
Member Closing 'Tax Free'	828,932.39	-	828,932.39		
Total Closing Balance	1,889,073.84	826,059.02	1,063,014.82		



9 November 2020

Reference number: 122646664

The Trustees  
The Trustees for the Beverly Mort Private Pension Fund  
c/o Pearson Group Nominees  
38 RADLEY ST  
VIRGINIA QLD 4014

Dear Trustees,

**SECTION 295.390 ACTUARY'S CERTIFICATE OF EXEMPT INCOME**

This certificate has been prepared for the Trustees of The Trustees for the Beverly Mort Private Pension Fund to certify the exempt income proportion in accordance with section 295.390 of the Income Tax Assessment Act ("ITAA") 1997 for the 2019/20 income year.

I hereby certify that the proportion of the applicable income of The Trustees for the Beverly Mort Private Pension Fund ("the Fund") for the year ending 30 June 2020 that should be exempt from income tax is: **44.388%**

This exempt income proportion does not apply to income earned on segregated current pension assets and segregated non-current assets.

Further details of my calculation and the information on which it is based are contained in the appendices and covering email. These form part of my report and should be read in their entirety.

- Appendix A: Information used to calculate the exempt income proportion
- Appendix B: Fund liabilities
- Appendix C: Exempt current pension income result and adequacy opinion
- Appendix D: Apportioning expenses

I confirm that this actuarial certificate has been prepared in accordance with Professional Standard 406 issued by the Institute of Actuaries of Australia and other relevant professional standards and guidance notes.

Yours sincerely,

**Doug McBirnie, B.Sc. (Hons), FIA, FIAA**

## Appendix A – Information used to calculate the exempt income proportion

### Fund data and financials

This certificate has been prepared at the request of, and based on data supplied by, Pearson Group Nominees on behalf of the Trustees for the 2019/20 income year. A summary of the data supplied to us for the purpose of calculating the exempt income proportion is provided below:

**Name of fund:** The Trustees for the Beverly Mort Private Pension Fund  
**Fund ABN:** 29001835631  
**Trustees:** Beverly Mort  
Robert Mort

Member name	Beverly Mort	Robert Mort
Date of birth	26 Feb 1934	26 Jan 1968
Value of retirement phase income streams as at 1 Jul 2019	\$850,369	\$0
Value of retirement phase income streams at 1 Jul 2019 excluding liabilities in respect to segregated current pension assets.	\$850,369	\$0

The aggregate operating statement information is:

<b>Assets available at 1 July 2019</b>	<b>\$1,901,215</b>
<b>Less</b>	
Pension payments and lump sum withdrawals	\$35,701
<b>Equals</b>	
<b>Balance before income and expenses</b>	<b>\$1,865,514</b>
Preliminary net income	\$25,707
<b>Gross assets available at year end (before tax)</b>	<b>\$1,891,221</b>

We understand that the financial information provided to us when applying for this certificate may be unaudited. Should the financial information provided to us change, as a result of audit or otherwise, this may affect the results of our calculations and we recommend you apply for an amended certificate.

In addition to relying on the data provided to us, we have made the following assumption when completing this actuarial certificate:

- The tax exempt percentage calculation was completed based on the data supplied to us, no further assumptions were required.

The information provided to us indicated that this Fund had disregarded small fund assets, as defined in section 295.387 of the ITAA 1997. The Fund therefore had no segregated current pension assets or segregated non-current assets and could not use the segregated method to claim exempt current pension income during the income year.

## Minimum pension standards

Based on the information provided, the Fund contains only accumulation and account-based type income stream benefits (commonly referred to as pensions). These include allocated pensions, market linked pensions, and account-based income streams (including transition to retirement pensions). The Fund contains no other types of income stream benefits such as defined benefits in growth or pension phase.

The Superannuation Industry Supervision (SIS) Regulations for account-based income streams include a requirement for a minimum amount to be paid to the member over the year depending on the member's age, opening account balance date of commencement. Where the minimum pension standards are not met the earnings on the assets supporting that income stream may not be eligible for an exemption from income tax, and the exempt income proportion shown in this certificate may not be correct. It was confirmed upon submission of the data for this report that all assets shown as supporting retirement phase superannuation income streams are eligible for an exemption from income tax by virtue of having met the minimum pension standards for the Income year. We have not checked that this is the case and recommend that the Fund's auditor satisfies him or herself that the relevant standards have been met.

## Appendix B – Fund liabilities

### Segregated current pension assets

Section 295.385 of the ITAA 1997 defines segregated current pension assets as those assets that are set aside to solely support retirement phase income streams. Assessable income (excluding non-arm's length income and assessable contributions) earned on these assets is exempt from income tax.

Guidance from the Australian Tax Office states that where a fund's only superannuation liabilities are in respect of account-based retirement phase income streams at a particular point in time, the fund's assets are deemed to be segregated current pension assets. The eligible income earned during a period where a fund is 100% in retirement phase is therefore exempt from tax under the segregated method.

An exception to the above is where a fund has disregarded small fund assets and is therefore unable to use the segregated method. Disregarded small fund assets are defined under section 295.387 of ITAA 1997 and apply where an SMSF or small-APRA fund have a retirement phase income stream in an income year and at the previous 30 June:

- A member of the fund had a total superannuation balance (including accounts outside that fund) of over \$1.6 million, and
- That member was the recipient of a retirement phase income stream in any fund.

We understand that this Fund did have disregarded small fund assets in the 2020 income year and therefore had no segregated current pension assets

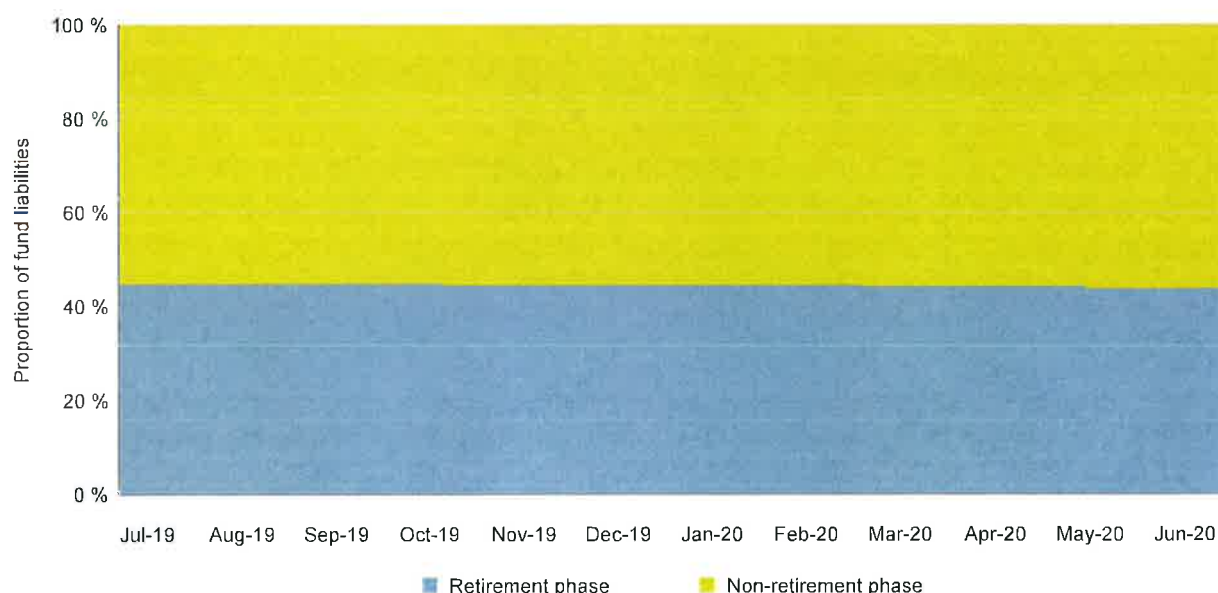
Based on the information provided, our calculations assume that the Fund had no segregated current pension assets.

### Segregated non-current assets

Segregated non-current assets as defined in section 295.395 of ITAA 1997 are those assets set aside solely to support non-retirement phase superannuation liabilities such as accumulation interests. A separate actuary's certificate is required in order to segregate such assets. We understand that the Fund had no segregated non-current assets during the income year.

### Illustration of liabilities

The following chart illustrates the Fund's liabilities during the income year:





The green non-retirement phase liabilities represent accumulation interests, reserves and non-retirement phase transition to retirement income streams in the Fund over the income year. The grey unsegregated retirement phase liabilities represent retirement phase income streams that were not segregated current pension assets.

The liabilities shown in grey and green are those that are used to calculate the exempt income proportion. These liabilities are known as 'unsegregated' and eligible income earned on assets supporting these liabilities will claim ECPI based on the exempt income proportion in this actuarial certificate.

## Appendix C - Exempt income proportion results and adequacy opinion

### Exempt income proportion

Superannuation funds claiming exempt current pension income ("ECPI") under section 295.390 of the ITAA 1997, known as the proportionate or unsegregated method, are required to obtain an actuary's certificate prior to lodgement of the fund's income tax return. The proportion of the applicable income, excluding income earned on segregated current pension assets and segregated non-current assets, for the year ending 30 June 2020 that should be exempt from income tax is calculated as follows:

$$\frac{\text{Average value of current pension liabilities}}{\text{Average value of superannuation liabilities}} = \frac{\$838,764}{\$1,889,610} = 44.388\%$$

Within the requirements of legislation and the Fund's Trust Deed and Rules, the Trustees may have discretion about how income and expenses are allocated at the member level. We have not checked the terms of the Fund's Trust Deed and Rules. The daily weighted average calculation of the exempt income proportion provides a fair and reasonable method of apportioning these items between the member accounts at year end for income earned on assets that are not segregated assets and is provided below:

Member Name	Beverly Mort	Robert Mort	Fund
Exempt income proportion	44.388%	0.000%	44.388%
Non-exempt income proportion	0.000%	55.612%	55.612%

The above proportions are unlikely to be appropriate for allocating income earned on segregated assets.

### Calculating the fund's exempt current pension income for the purpose of your tax return

The exempt income proportion is applied to net ordinary assessable income including net capital gains, but excluding assessable contributions, non-arm's length income and income including capital gains or losses derived from any segregated assets. The Trustee would calculate ECPI as follows:

Total ECPI = Eligible income \* Exempt income proportion + Income on segregated current pension assets

Unutilised capital losses (except capital losses on segregated current pension assets) can be carried forward until they can be offset against assessable capital gains.

### Adequacy opinion and methodology

By definition, the liabilities of an account-based member interest or reserve at a particular time, in the absence of any unusual terms or guarantees, are equal to the value of the assets backing it. Therefore no specific assumption has been made (or is needed) regarding rates of return on the Fund's assets; pension increases; or the liability calculation discount rate. As such, I am satisfied that the amount of the assets at the end of the year, if accumulated together with the Fund's future earnings and contributions, will provide the amount required to discharge in full the liabilities as they fall due. No recommendation is needed with regard to future contributions.

The average values used in the exempt income proportion are determined using a daily weighted average calculation which takes into account relevant information such as the opening balances of each member account, any reserves, and the size and timing of any member transactions during the income year. Unless otherwise stated, all member transactions including pension commencements and commutations are assumed to occur immediately at the start of each day. More information on the methodology used can be found at

<https://www.accurium.com.au/-/media/Accurium/Membership/methodology-guide>

## Appendix D - Apportioning expenses

### Methods for apportioning expenses

A superannuation fund can generally deduct expenses to the extent they were incurred in producing assessable income. Where an expense can be attributed to solely producing assessable income then it can be deducted from assessable income in its entirety. Where it is solely attributable to non-assessable income it is entirely non-deductible. However, expenses that cannot be attributed to solely producing exempt income or solely producing assessable income need to be apportioned to determine how much can be deducted.

A fair and reasonable approach must be used to determine what proportion of such an expense can be deducted. A common industry approach has used the tax exempt proportion provided in the fund's actuarial certificate to determine an appropriate deductibility proportion as follows:

$$\text{Expense deductibility proportion} = 1 - \text{actuarial exempt income proportion}$$

This generally represents the proportion of fund's total income that is assessable during an income year. It is therefore a fair and reasonable approach to apportioning an expense that relates to the whole fund for that income year.

However, superannuation liabilities supported by segregated current pension assets are excluded from the actuarial exempt income proportion calculation. This includes assets which were deemed to be segregated at a particular time due to the fund only having retirement phase superannuation liabilities at that time.

Where a fund does have segregated current pension assets, the approach above is likely to underestimate the extent to which an expense was incurred in producing exempt income, and therefore overstate the amount that can be reasonably deducted.

For those funds wishing to use the actuarial exempt income proportion as the basis for the deductibility of expenses we have determined below a deductibility proportion that takes into account all fund liabilities over the income year. This may be different to  $(1 - \text{actuarial exempt income proportion})$  where the fund has segregated current pension assets and may be a fair and reasonable deductible proportion for expenses which must be apportioned and relate to the whole income year.

### Expense deductibility proportion

The following deductible proportion has been determined based on all fund liabilities, including any segregated current pension assets identified in Appendix B, using the same methodology as the exempt income proportion described in Appendix C.

Expense deductibility proportion:	55.612%
-----------------------------------	---------

This is not intended to be tax advice and you should determine whether this deductible proportion is appropriate for this fund and for each relevant fund expense prior to use.



ABN 29 001 835 631

## Ledger Entries Report for the year ending 30 June, 2020

26/11/2020

11:30

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
<b>Account number 0800 - Interest</b>							
17/10/2019	000000004	J	Ineterst per Heritage			8,670.68	(8,670.68)
15/05/2020	000000002	J	Interest - TD			17,030.13	(25,700.81)
30/06/2020	000000003	J	Ineterst per Heritage			1.53	(25,702.34)
30/06/2020	000000003	J	Ineterst per Heritage			1.80	(25,704.14)
30/06/2020	000000003	J	Ineterst per Heritage			1.80	(25,705.94)
30/06/2020	000000003	J	Ineterst per Heritage			1.70	(25,707.64)
Total						<b>25,707.64</b>	
<b>Account number 1998.02 - Income tax expense - earnings</b>							
30/06/2020	000000006	J	ITE 2020		2,147.57		2,147.57
Total					<b>2,147.57</b>		
<b>Account number 2005 - CBA Term</b>							
01/07/2019	000000007	J	Opening balance		1,565,000.00		1,565,000.00
Total					<b>1,565,000.00</b>		
<b>Account number 2008 - Cash at bank - Heritage S13</b>							
01/07/2019	000000007	J	Opening balance		71,439.50		71,439.50
30/06/2020	000000003	J	Ineterst per Heritage			9,993.17	61,446.33
Total					<b>71,439.50</b>	<b>9,993.17</b>	
<b>Account number 2800 - Land - 58 Menzies St Petrie Terrace</b>							
01/07/2019	000000007	J	Opening balance		276,558.20		276,558.20
Total					<b>276,558.20</b>		
<b>Account number 3325 - Taxation</b>							
01/07/2019	000000007	J	Opening balance			11,783.35	(11,783.35)
30/06/2020	000000006	J	ITE 2020			2,147.57	(13,930.92)
Total						<b>13,930.92</b>	
<b>Account number 4000.02 - Opening balance - Members fund</b>							
01/07/2019	000000007	J	Opening balance			1,050,845.08	(1,050,845.08)
Total						<b>1,050,845.08</b>	
<b>Account number 4000.03 - Opening balance - Members fund</b>							
01/07/2019	000000007	J	Opening balance			850,369.27	(850,369.27)

ABN 29 001 835 631

## Ledger Entries Report for the year ending 30 June, 2020

26/11/2020

11:30

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Total						850,369.27	
Account number 4080.03 - Benefits paid							
17/10/2019	000000004	J	Ineterst per Heritage		8,670.68		8,670.68
15/05/2020	000000002	J	Interest - TD		17,030.13		25,700.81
30/06/2020	000000003	J	Withdrawal per Heritage		10,000.00		35,700.81
Total					35,700.81		

# BUSINESS CHEQUE STATEMENT

Page 1 of 2

001602 041



BEVERLEY MORT PRIVATE PENSION FUND ABN 29 001 835 631  
BK & RCC MORT ATF  
40 GRETTEL DRIVE  
MERMAID WATERS QLD 4218

ACCOUNT NAME Beverley Mort Private Pension  
Fund ABN 29 001 835 631 Bk  
& RCC Mort Atf

BSB Number	638-060
Account Number	14098857 513
Statement Date	30 Sep 2019
Statement Number	14

## ACCOUNT SUMMARY

Opening Balance	Fees and Other Charges	Total Credits	Total Debits	Closing Balance
\$ 71439.50 CR	\$ 0.00	\$ 1.80	\$ 0.00	\$ 71441.30 CR

Please ensure you thoroughly check all transactions against your records and advise us immediately of any discrepancies.

Date	Transaction Details	Debit	Credit	Balance
01 Jul 2019	Opening Balance			71439.50
30 Sep 2019	Interest credit		1.80	71441.30
30 Sep 2019	CLOSING BALANCE			71441.30



003061 041



BEVERLEY MORT PRIVATE PENSION FUND ABN 29 001 835 631  
BK & RCC MORT ATF  
40 GRETTEL DRIVE  
MERMAID WATERS QLD 4218

ACCOUNT NAME Beverley Mort Private Pension  
Fund ABN 29 001 835 631 Bk  
& RCC Mort ATF

BSB Number	638-060
Account Number	14098857 513
Statement Date	01 Apr 2020
Statement Number	17

### ACCOUNT SUMMARY

Opening Balance	Fees and Other Charges	Total Credits	Total Debits	Closing Balance
\$ 61443.10 CR	\$ 0.00	\$ 1.70	\$ 0.00	\$ 61444.80 CR

Please ensure you thoroughly check all transactions against your records and advise us immediately of any discrepancies.

Date	Transaction Details	Debit	Credit	Balance
03 Mar 2020	Opening Balance			61443.10
31 Mar 2020	Interest credit		1.70	61444.80
31 Mar 2020	1 transactions within fee free zone this month.			61444.80
01 Apr 2020	CLOSING BALANCE			61444.80

## Refer a friend for a \$250 REWARD\*

Refer a friend to Heritage Bank for a Home Loan or Business Loan and receive  
a \$250 gift card each, plus the chance to win a bonus \$1,000 gift card each!

heritage.com.au/refer

\*Terms and conditions apply. To be eligible, the new customer must supply the membership number of the existing customer who referred them at the time of membership creation. Within 20 days of the membership being created, existing customer membership number will not be accepted after 20 days. Membership numbers can be supplied by the new member to Heritage on 13 14 22, or at your nearest Heritage branch. Heritage's Privacy Policy is available at [www.heritagebank.com.au](http://www.heritagebank.com.au). When an existing customer refers a new customer and that new customer opens a savings, transaction or term deposit account, approved credit card, approved and fully funded home, personal or business loan, both the new customer and the referrer go in the draw to win a \$1,000 gift card each. When an existing customer refers a new customer and that new customer has a Heritage Home Loan approved and fully funded within 3 months of the membership creation, both the new and existing customer receive a \$250 prepaid Visa gift card. This promotion is open to residents of Australia, excluding those residing in the ACT. This promotion is authorised under ASIC permit number 1716/137/22922. This promotion is open to all new Heritage members. Full terms and conditions available at [heritage.com.au/refer](http://heritage.com.au/refer). Heritage Bank Limited ABN 32 087 652 024 AFSL and Australian Credit Licence 240984.





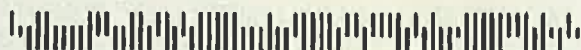
# Heritage Bank

Heritage Bank Limited  
ABN 32 087 652 024 AFSL 240984, Australian Credit Licence 240984

## BUSINESS CHEQUE STATEMENT

Page 1 of 1

002827 041



BEVERLEY MORT PRIVATE PENSION FUND ABN 29 001 835 631  
BK & RCC MORT ATF  
40 GRETTEL DRIVE  
MERMAID WATERS QLD 4218

ACCOUNT NAME Beverley Mort Private Pension  
Fund ABN 29 001 835 631 Bk  
& RCC Mort Atf

BSB Number	638-060
Account Number	14098857 513
Statement Date	01 Jan 2020
Statement Number	15

### ACCOUNT SUMMARY

Opening Balance	Fees and Other Charges	Total Credits	Total Debits	Closing Balance
\$ 71441.30 CR	\$ 0.00	\$ 1.80	\$ 0.00	\$ 71443.10 CR

Please ensure you thoroughly check all transactions against your records and advise us immediately of any discrepancies.

Date	Transaction Details	Debit	Credit	Balance
01 Oct 2019	Opening Balance			71441.30
31 Dec 2019	Interest credit		1.80	71443.10
01 Jan 2020	CLOSING BALANCE			71443.10

**The latest Working For You  
newsletter now available**

Visit [heritage.com.au/news](http://heritage.com.au/news) to read the latest from Heritage Bank.

HERBANK 1300 372 000 14312

2019

General Enquiries 13 14 22

[www.heritage.com.au](http://www.heritage.com.au)

PO Box 190 Toowoomba QLD 4350



# Heritage Bank

**BEVERLEY MORT PRIVATE PENSION FUND**ABN 29 001 835 631 BK & RCC MORT  
ATF

40 GRETTEL DRIVE

MERMAID WATERS QLD 4218

BSB NUMBER : 638-060

ACCOUNT NUMBER: 14098857

Business Cheque A/C S13

STATEMENT DATE: 12 JUN 2019

STATEMENT NO : SPECIAL REQUEST

Please check this statement and advise immediately of any discrepancies.

DATE	REFERENCE	DEBIT	CREDIT	BALANCE
18 JUL	OPENING BALANCE			71,432.36
1 SEP	Interest credit		1.80	71,434.16
1 OCT	Interest credit		1.80	71,435.96
1 MAR	Interest credit		1.76	71,437.72
2 JUN	CLOSING BALANCE AS AT 12 JUN 19			71,437.72

People first.



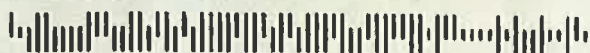
# Heritage Bank

Heritage Bank Limited  
ABN 32 087 652 024 AFSL 240984, Australian Credit Licence 240984

## BUSINESS CHEQUE STATEMENT

Page 1 of 1

003165 041



BEVERLEY MORT PRIVATE PENSION FUND ABN 29 001 835 631  
BK & RCC MORT ATF  
40 GRETTEL DRIVE  
MERMAID WATERS QLD 4218

ACCOUNT NAME Beverley Mort Private Pension  
Fund ABN 29 001 835 631 Bk  
& RCC Mort ATF

BSB Number 638-060

Account Number 14098857 S13

Statement Date 02 Mar 2020

Statement Number 16

### ACCOUNT SUMMARY

Opening Balance	Fees and Other Charges	Total Credits	Total Debits	Closing Balance
\$ 71443.10 CR	\$ 0.00	\$ 0.00	\$ 10000.00	\$ 61443.10 CR

Please ensure you thoroughly check all transactions against your records and advise us immediately of any discrepancies.

Date	Transaction Details	Debit	Credit	Balance
02 Jan 2020	Opening Balance			71443.10
02 Mar 2020	Debit tfr at Mermaid Waters Branch to 13941992565 TFR TO 13941992-65MO	10000.00		61443.10
02 Mar 2020	CLOSING BALANCE			61443.10

## Refer a friend for a \$250 REWARD\*

Refer a friend to Heritage Bank for a Home Loan or Business Loan and receive a \$250 gift card each, plus the chance to win a bonus \$1,000 gift card each!

heritage.com.au/refer

\*Terms and conditions apply. To be eligible, the new customer must satisfy the membership number of the existing customer who referred them at the time of membership creation or within 28 days of the membership being created. Existing customer membership numbers will not be accepted after 28 days. Membership numbers can be supplied by the new member to Heritage on 13 14 22 or at your nearest Heritage branch. Heritage's Privacy Policy is available at heritage.com.au. When an existing customer refers a new customer and that new customer opens a savings, transactional or term deposit account, approved credit card, approved and fully funded home, personal or business loan, both the new customer and the referrer go in the draw to win a \$1,000 gift card each. When an existing customer refers a new customer and that new customer has a Heritage home loan approved and fully funded within 3 months of the membership creation, both the new and existing customer receive a \$250 pre-paid Visa gift card. This promotion is open to residents of Australia (excluding those residing in the ACT). This promotion is authorised under NSW permit number LPS/19/32892. This promotion is open to all new Heritage members. Full terms and conditions available at heritage.com.au/refer. Heritage Bank Limited ABN 32 087 652 024 AFSL and Australian Credit Licence 240984.





# Heritage Bank

Heritage Bank Limited  
ABN 32 087 652 024 AFSL 240984, Australian Credit Licence 240984

## BUSINESS CHEQUE STATEMENT

Page 1 of 2

002910 041



BEVERLEY MORT PRIVATE PENSION FUND ABN 29 001 835 631  
BK & RCC MORT ATF  
40 GRETTEL DRIVE  
MERMAID WATERS QLD 4218

ACCOUNT NAME  
Beverley Mort Private Pension  
Fund ABN 29 001 835 631 Bk  
& RCC Mort ATF

BSB Number	638-060
Account Number	14098857 513
Statement Date	30 Jun 2020
Statement Number	18

### ACCOUNT SUMMARY

Opening Balance	Fees and Other Charges	Total Credits	Total Debits	Closing Balance
\$ 61444.80 CR	\$ 0.00	\$ 1.53	\$ 0.00	\$ 61446.33 CR

Please ensure you thoroughly check all transactions against your records and advise us immediately of any discrepancies.

Date	Transaction Details	Debit	Credit	Balance
02 Apr 2020	Opening Balance			61444.80
30 Jun 2020	Interest credit		1.53	61446.33
30 Jun 2020	CLOSING BALANCE			61446.33

## Refer a friend for a \$250 REWARD\*

Refer a friend to Heritage Bank for a Home Loan or Business Loan and receive a \$250 gift card each, plus the chance to win a bonus \$1,000 gift card each!

[heritage.com.au/refer](https://heritage.com.au/refer)

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Continued Over Page...



# Heritage Bank

400 Ruthven Street (PO Box 190) Toowoomba QLD 4350

Phone 13 14 22 • Fax 07 4694 9599

## Banking Operations

19 MAY 20

MRS B J MORT  
40 GRETTEL DR  
MERMAID WATERS QLD 4218

Dear Member,

Account number : 13941992S65

Your below cheque has been presented to your account for payment.  
We have today returned this cheque unpaid.

Date presented : 18 05 2020  
Cheque number : 158436  
Amount of cheque : \$1,600,000.00  
Answer on cheque : Refer to Drawer

As a result of the above action your account has been debited with  
a dishonour fee of \$10.00.

If you have any questions or concerns about this matter, please do  
not hesitate to contact us on 131 422 to discuss.

PAYMENT OPERATIONS  
OPERATIONS SUPPORT DEPARTMENT

# Heritage Bank

Heritage Bank Limited  
ABN 32 087 652 024 AFSL 240984, Australian Credit Licence 240984

## ONLINE SAVER STATEMENT

Page 1 of 1

001294 000



BEVERLEY MORT PRIVATE PENSION FUND ABN 29 001 835 631  
BK & RCC MORT ATF  
40 GRETTEL DRIVE  
MERMAID WATERS QLD 4218

ACCOUNT NAME Beverley Mort Private Pension  
Fund ABN 29 001 835 631 Bk  
& RCC Mort Atf

BSB Number	638-260
Account Number	14098857 526
Statement Date	19 Jan 2020
Statement Number	2

### ACCOUNT SUMMARY

Opening Balance	Fees and Other Charges	Total Credits	Total Debits	Closing Balance
\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00

Please ensure you thoroughly check all transactions against your records and advise us immediately of any discrepancies.

Date	Transaction Details	Debit	Credit	Balance
23 Jul 2019	Opening Balance			0.00
31 Jul 2019	ACCR INT WAS 0			0.00
31 Aug 2019	ACCR INT WAS 0			0.00
30 Sep 2019	ACCR INT WAS 0			0.00
31 Oct 2019	ACCR INT WAS 0			0.00
30 Nov 2019	ACCR INT WAS 0			0.00
31 Dec 2019	ACCR INT WAS 0			0.00
19 Jan 2020	CLOSING BALANCE			0.00



# Heritage Bank

Heritage Bank Limited  
ABN 32 087 652 024 AFSL 240984, Australian Credit Licence 240984

## PENSION PLUS STATEMENT

Page 1 of 1

ACCOUNT NAME Mrs B J Mort

003056 041



MRS B J MORT  
40 GRETEL DRIVE  
MERMAID WATERS QLD 4218

BSB Number	638-091
Account Number	14854945 \$65.1
Statement Date	02 Feb 2020
Statement Number	14

### ACCOUNT SUMMARY

Opening Balance	Fees and Other Charges	Total Credits	Total Debits	Closing Balance
\$ 7.55 CR	\$ 0.00	\$ 0.00	\$ 0.00	\$ 7.55 CR

Please ensure you thoroughly check all transactions against your records and advise us immediately of any discrepancies.

Date	Transaction Details	Debit	Credit	Balance
03 Jan 2020	Opening Balance			7.55
31 Jan 2020	ACCR INT WAS 0			7.55
02 Feb 2020	CLOSING BALANCE			7.55

## Refer a friend for a \$250 REWARD\*

Refer a friend to Heritage Bank for a Home Loan or Business Loan and receive a \$250 gift card each, plus the chance to win a bonus \$1,000 gift card each!

[heritage.com.au/refer](https://heritage.com.au/refer)

\*Terms and conditions apply. To be eligible, the new customer must supply the membership number of the existing customer who referred them at the time of membership creation or within 30 days of the membership being created. Existing customer membership numbers will not be activated after 30 days. Membership numbers can be supplied by the new member to Heritage on 13 14 22 or at your nearest Heritage branch. Heritage's Privacy Policy is available at [heritage.com.au/privacy](https://heritage.com.au/privacy). When an existing customer refers a new customer and that new customer opens a savings, transaction or term deposit account and/or credit card account and fully funded home, pension or business loan with the new customer and the existing customer is the first to open a \$1,000 gift card each. When an existing customer refers a new customer and that new customer has a Heritage Home Loan approved and fully funded within 12 months of the membership creation, both the new and existing customer receive a \$250 pre-paid Visa gift card. This promotion is open to residents of Australia (excluding those residing in the ACT). This promotion is managed under ABN control number 035511232692. This promotion is open to all new Heritage members. Full terms and conditions available at [heritage.com.au/refer](https://heritage.com.au/refer). Heritage Bank Limited ABN 32 087 652 024 AFSL and Australian Credit Licence 240984.

HER001\_4 3004 13/09/2019/03/27

48302



General Enquiries 13 14 22



[www.heritage.com.au](https://www.heritage.com.au)



PO Box 190 Toowoomba QLD 4350





Heritage Bank Limited.  
ABN 32 087 652 024 AFSI, 240984, Australian Credit Licence 240984

Heritage Bank Limited.  
ABN 32 087 652 024 AFSI, 240984, Australian Credit Licence 240984

**THE UNIVERSITY OF CHICAGO PRESS**

MRS B J MORT  
40 GRETSEL DR  
MERMAID WATERS QLD 4218

# PENSION PLUS STATEMENT

Page 1 of 1

ACCOUNT NAME / Mrs B J Morf

BSB Number	638-090
Account Number	13941992 565
Statement Date	02 Jan 2020
Statement Number	39

Opening Balance	Fees and Other Charges	Total Credits	Total Debits	Closing Balance
\$ 14500.00 CR	\$ 0.00	\$ 8.10	\$ 4750.50	\$ 9757.60 CR

Please ensure you thoroughly check all transactions against your records and advise us immediately of any discrepancies.

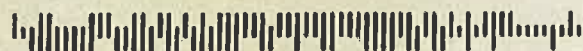
Date	Transaction Details	Debit	Credit	Balance
03 Dec 2019	Opening Balance			14500.00
02 Dec 2019	Your cheque no. 158430	177.00		14323.00
04 Dec 2019	Your cheque no. 158426	70.00		14253.00
12 Dec 2019	Bpay 1201355481_130112 to ORIGIN ENERGY	249.61		14003.39
13 Dec 2019	Your cheque no. 158432	990.00		13013.39
23 Dec 2019	Your cheque no. 158433	146.23		12867.16
24 Dec 2019	Your cheque no. 158431	70.00		12797.16
31 Dec 2019	Interest credit		8.10	12805.26
02 Jan 2020	Bpay 0201390250_74625 to STRATAPAY-LEVY	1500.00		11305.26
02 Jan 2020	Bpay 0204390569_5116 to FOXTEL	114.20		11191.06
02 Jan 2020	Bpay 0207391341_768622 to BUPA HEALTHINS7686	959.15		10231.91
02 Jan 2020	Bpay 0201391869_868745 to GCCC - WATER	368.75		9863.16
02 Jan 2020	Bpay 0203392012_23796 to TELSTRA CORP LTD	73.61		9789.55
02 Jan 2020	Bpay 0207392545_23796 to TELSTRA CORP LTD	31.95		9757.60
02 Jan 2020	CLOSING BALANCE			9757.60



# Fixed Term Deposit Interest Advice

BSB: 484-799 Account No: 550014699

Statement Period: 19 Apr 2020 - 15 May 2020



041  
MRS B J MORT  
40 GRETTEL DR  
MERMAID WATERS QLD 4218

## ACCOUNT INFORMATION:

Interest Earned Year to Date: \$17,030.13

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			1,600,000.00
15 May 2020	INTEREST		17,030.13	1,617,030.13
15 May 2020	INTEREST TFR TO 100121842	17,030.13		1,600,000.00
15 May 2020	CLOSING WITHDRAWAL TO INTERNAL A/C	1,600,000.00		0.00
	CLOSING BALANCE			0.00

**Notes:** Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 55.  
Please retain this statement for taxation purposes.



CLK2LETTERA191943568001

Your reference: 503 856 036H



Mrs Beverley Joan Mort  
40 Gretel Dr  
MERMAID WATERS QLD 4218



Australian Government

Services Australia

**centrelink**

21 April 2020

Dear Mrs Mort

### **We have paid you a one off Economic Support Payment**

You have been paid a one off payment of \$750 to your nominated bank account. It can take up to 3 days from today for you to receive this payment.

You do not need to do anything.

The Government announced this payment on the 12 March 2020 to address the economic impacts of the global coronavirus.

#### **More information**

For more information about the Economic Support Payment, please go to **[servicesaustralia.gov.au/covid-19](https://servicesaustralia.gov.au/covid-19)**

#### **If you would like to speak to us in your language**

If you would like to speak to us in your language, please call 131 202. You can also go to **[servicesaustralia.gov.au/yourlanguage](https://servicesaustralia.gov.au/yourlanguage)** where you can read, listen to or watch information in your language.

Yours sincerely

The Manager  
Palm Beach Sc

### **Contact information**

For online services



[my.gov.au](https://my.gov.au)

For more information



[servicesaustralia.gov.au](https://servicesaustralia.gov.au)

For complex enquiries



132 300



Proceeds of cheques not available until cleared.

#6110 MERMAID WATERS

CSO

TRANSACTION  
RECORD

DATE	ACCOUNT NUMBER	DEPOSIT	WITHDRAWAL
------	----------------	---------	------------

17JUL19 10:21	13941992 S65 MOR 13941992 I3 MOR		
---------------	-------------------------------------	--	--

\*1600000.00

\*1600000.00

# Tevan Number  
84189

Due Date - 17/10/19.

C46 05/18

Heritage Bank Limited. ABN 32 087 652 024. AFSL 240984. Australian Credit Licence 240984



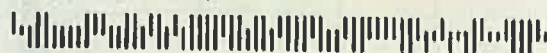
# Heritage Bank

Heritage Bank Limited  
ARN 32 087 652 024 AFSL 240984, Australian Credit Licence 240984

## PENSION PLUS STATEMENT

Page 1 of 1

003207 041



MRS B J MORT  
40 GRETSEL DR  
MERMAID WATERS QLD 4218

ACCOUNT NAME Mrs B J Mort

BSB Number	638-090
Account Number	13941992 565
Statement Date	01 May 2020
Statement Number	43

### ACCOUNT SUMMARY

Opening Balance	Fees and Other Charges	Total Credits	Total Debits	Closing Balance
\$ 9496.47 CR	\$ 4.00	\$ 350.38	\$ 2261.71	\$ 7585.14 CR

Please ensure you thoroughly check all transactions against your records and advise us immediately of any discrepancies.

Date	Transaction Details	Debit	Credit	Balance
02 Apr 2020	Opening Balance			9496.47
06 Apr 2020	Bpay 0607353759_768622 to BUPA HEALTHINS7685	1028.90		8467.57
06 Apr 2020	Bpay 0603354474_5116 to FOXTEL	112.99		8354.58
06 Apr 2020	Bpay 0606355406_868745 to GCCC - WATER	296.85		8057.73
06 Apr 2020	Bpay 0603356258_868745 to GCCC - WATER	346.08		7711.65
14 Apr 2020	Transfer to NAB - 773399228	347.80		7363.85
14 Apr 2020	Transfer fee	4.00		7359.85
22 Apr 2020	Bpay 2207359069_23796 to TELSTRA CORP LTD	93.14		7266.71
22 Apr 2020	Bpay 2202361141_23796 to TELSTRA CORP LTD	31.95		7234.76
29 Apr 2020	EMS Pty Ltd.Refund Upgrade		347.80	7582.56
30 Apr 2020	Interest credit		2.58	7585.14
01 May 2020	CLOSING BALANCE			7585.14

## Refer a friend for a \$250 REWARD\*

Refer a friend to Heritage Bank for a Home Loan or Business Loan and receive a \$250 gift card each, plus the chance to win a bonus \$1,000 gift card each!

[heritage.com.au/refer](https://heritage.com.au/refer)

\*Terms and conditions apply. To be eligible, the new customer must supply the membership number of the existing customer who referred them at the time of membership creation or within 28 days of the membership being created. Existing customer membership numbers will not be accepted after 28 days. Membership numbers can be supplied by the new member to Heritage on 13 14 22 or at your nearest mortgage branch. Heritage's Privacy Policy is available at [www.heritage.com.au](https://www.heritage.com.au). When referring a customer to a new customer and that new customer opens a savings, transaction or term deposit account, approved credit card, approved fully funded home, personal or business loan, term or new customer and the referring customer will win a \$1,000 gift card each. When an existing customer refers a new customer and that new customer has a Heritage home loan approved and fully funded within 3 months of the membership opening, both the new and existing customer receive a \$250 gift card. This promotion is open to residents of Australia, excluding those residing in the ACT. This promotion is authorised under NSW permit number CPS/19/22392. This promotion is open to all new Heritage members. Full terms and conditions available at [heritage.com.au/refer](https://heritage.com.au/refer). Heritage Bank Limited ARN 32 087 652 024 AFSL and Australian Credit Licence 240984.

HERBANK 4 4006 120030307/00546171

200884



General Enquiries 13 14 22



[www.heritage.com.au](https://www.heritage.com.au)



PO Box 190 Toowoomba QLD 4350

# Term Deposit Early Withdrawal Request

This form must be completed and signed when requesting an early withdrawal from a Term Deposit.

## Account Details

Account Title

Account Number

## Withdrawal Request Details

Today's Date

New Maturity Date

Are you applying for an immediate withdrawal due to hardship?

Yes ☐ No ☒

## Immediate Withdrawal Request Details

Only complete this section if you are requesting an immediate withdrawal due to hardship

Reason for Hardship Request

Description of supporting documentation attached

By signing this form you understand that:

- You are requesting for the Bank to consent to the early withdrawal of the funds in your Term Deposit account number listed above and for these funds to be made available to you before the Maturity Date.
- If the Bank agrees to your request to make an early withdrawal, the funds will not be available to you until the New Maturity Date indicated above (unless request for immediate withdrawal is approved). These funds will be made available to you as per your current maturity instructions.
- Any applicable interest adjustment and an Early Withdrawal Administration Fee of \$30 will be applied on the New Maturity Date.

Customer Signature/s (to be signed in accordance with number to sign to operate)

Full Name

Signature

Full Name

Signature

## Store Use Only

31 Days Notice to Withdraw Maintenance Completed by:

Name

Rory Banks

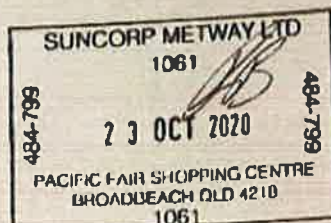
Filing Instructions: File in store days work

User ID

U218744

Date

23/10/20



Suncorp Metway Limited ABN 66 010 831 727 AFSL 229882  
Australian Credit Licence 229882  
58532 19/10/15 B

SUNCORP





Australian Government  
Australian Taxation Office



036

MRS BEVERLEY J MORT  
C/- PEARSON GROUP NOMINEES PTY LTD  
POST OFFICE BOX 101  
VIRGINIA QLD 4014

Tax period ending 30 June 2019  
Tax file number 476 518 236  
Date of issue 16 October 2019  
Our reference 312 097 453 7335  
Internet: [www.ato.gov.au](http://www.ato.gov.au) Phone enquiries: 13 28 61

## Notice of assessment - year ended 30 June 2019

*Income Tax Assessment Act 1936 and Income Tax Assessment Act 1997*

Description	Debits \$	Credits \$
Your taxable income is \$7,156	0.00	
Tax on your taxable or net income		
<b>Assessed tax payable \$0.00</b>		
<b>Less tax offset refunds \$241.00</b>		241.00
Franking credit offset		241.00
<b>Result of this notice</b>		

Outcome of this notice **\$241.00 C**

**!** Your refund of 241.00 CR, ATO005000011370080 has been forwarded to your nominated financial institution.

Melinda Smith  
Deputy Commissioner of Taxation

Please keep this notice for future reference

Please see over for important information about your assessment

### Other information relevant to your assessment:

The Commissioner rounds down certain small amounts that may be owed by you or may be refunded to you. You may have transactions on your account where this has occurred.





**Beverley Mort Private Pension Fund**

**ABN 29 001 835 631**

**Financial Statements**  
**For the year ended 30 June 2019**

**Pearson Group Nominees Pty Ltd**

**Accountants - Corporate Advisors**

**38 Radley Street**

**Virginia 4014**

Email: [admin@pearson-group.com.au](mailto:admin@pearson-group.com.au)



**Beverley Mort Private Pension Fund**  
**ABN 29 001 835 631**

**Contents**

**Detailed Operating Statement**

**Detailed Statement of Financial Position**

**Trustees' Declaration**

**Independent Auditor's Report to the Members**

**Member's Information Statement**

**Comparative Trial Balance**



**Beverley Mort Private Pension Fund**  
**ABN 29 001 835 631**  
**Detailed Operating Statement**  
**For the year ended 30 June 2019**

	Note	2019 \$	2018 \$
<b>Revenue</b>			
Members contributions			2,404.00
Interest		39,909.08	79,460.17
Total revenue		<u>39,909.08</u>	<u>81,864.17</u>
<b>Expenses</b>			
Bank Fees And Charges			12.00
Filing Fees			259.00
Total expenses			<u>271.00</u>
Benefits Accrued as a Result of Operations Before Income Tax		<u>39,909.08</u>	<u>81,593.17</u>
Income tax expense		5,986.36	11,878.33
Benefits Accrued as a Result of Operations		<u><u>33,922.72</u></u>	<u><u>69,714.84</u></u>

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**These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.**



**Beverley Mort Private Pension Fund****ABN 29 001 835 631****Detailed Statement of Financial Position as at 30 June 2019**

	2019 \$	2018 \$
<b>Other Assets</b>		
Suncorp		71.95
CBA Term	1,600,000.00	1,600,000.00
Cash at bank - Heritage S13	71,439.50	71,432.36
Land - 58 Menzies St Petrie Terrace	276,558.20	276,558.20
Total other assets	1,947,997.70	1,948,062.51
<b>Total assets</b>	1,947,997.70	1,948,062.51
<b>Liabilities</b>		
Taxation	14,541.69	8,555.33
Total liabilities	14,541.69	8,555.33
<b>Net Assets Available to Pay Benefits</b>	<b>1,933,456.01</b>	<b>1,939,507.18</b>
<b>Represented by:</b>		
<b>Liability for Accrued Members' Benefits</b>		
Allocated to members' accounts	1,933,456.00	1,939,507.18
Not yet allocated	0.01	
	<b>1,933,456.01</b>	<b>1,939,507.18</b>

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.





**Beverley Mort Private Pension Fund**

**ABN 29 001 835 631**

**Trustees' Declaration**

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The trustees have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

In the opinion of the trustees:

- (i) **the financial statements and notes to the financial statements for the year ended 30 June 2019 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2019 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and**
- (ii) **the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and**
- (iii) **the operation of the Superannuation Fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2019.**

Signed in accordance with a resolution of the trustees by:

---

**Beverley Joan Mort , (Trustee)**

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**Robert Cameron Chisolm Mort , (Trustee)**

Clayfield

Date



# **Beverley Mort Private Pension Fund**

**ABN 29 001 835 631**

## **Independent Auditor's Report to the Members of Beverley Mort Private Pension Fund**

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### **Part 1 – Independent Auditor's report on financial statements**

**Independent Auditor's report approved form for a Registrable Superannuation Entity (RSE) which is not a reporting entity (as defined in Australian Accounting Standard AASB 1056)**

**Beverley Mort Private Pension Fund (ABN: 29 001 835 631)**

**Report by the RSE Auditor to the trustees of the Beverley Mort Private Pension Fund**

#### **Opinion**

I have audited the special purpose financial statements of Beverley Mort Private Pension Fund for the year ended 30 June 2019, comprising Financial Position, Income Statement, Statement of Changes in Member Benefits, Statement of Changes in Reserves, Statement of Cash Flows, Notes to the Financial Statements and Trustees' Declaration.

In my opinion the financial statements present fairly, in all material respects, in accordance with the accounting policies described in the financial statements, the financial position of Beverley Mort Private Pension Fund as at 30 June 2019 and the results of its operations, cash flows, changes in equity/reserves and changes in members' benefits for the year ended 30 June 2019.

#### **Basis for Opinion**

I conducted the audit in accordance with Australian Auditing Standards. My responsibilities under those standards are further described in the Auditor's responsibilities section of my report. I am independent of the entity in accordance with the auditor independence requirements of the Accounting Professional and Ethical Standards Board's APES 110 Code of Ethics for Professional Accountants (including Independence Standards) (the Code) that are relevant to my audit of the financial statements in Australia. I have also fulfilled my other ethical responsibilities in accordance with the Code.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

#### **Responsibilities of the trustees for the Financial Statements**

The RSE's trustees are responsible for the preparation and fair presentation of the financial statements and have determined that the accounting policies used are consistent with the financial reporting requirements of the RSE's governing rules, comply with the requirements of the Superannuation Industry (Supervision) Act 1993 (SIS Act) and the Superannuation Industry (Supervision) Regulations 1994 (SIS Regulations) and are appropriate to meet the needs of the members. The trustees are also responsible for such internal control as the trustees determine is necessary to enable the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the ability of the RSE to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the RSE or to cease operations, or have no realistic alternative but to do so.



## **Beverley Mort Private Pension Fund**

**ABN 29 001 835 631**

### **Independent Auditor's Report to the Members of Beverley Mort Private Pension Fund**

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#### **Auditor's Responsibilities for the Audit of the Financial Statements**

My objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an audit report that includes my opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with the Australian Auditing Standards, I exercised professional judgement and maintained professional scepticism throughout the audit. I also:

- **Identified and assessed the risks of material misstatement of the financial statements, whether due to fraud or error, designed and performed audit procedures responsive to those risks, and obtained audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.**
- **Obtained an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the RSE's internal control.**
- **Evaluated the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.**
- **Concluded on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the RSE's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in my auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify my audit opinion. My conclusions are based on the audit evidence obtained up to the date of my auditor's report. However, future events or conditions may cause the RSE to cease to continue as a going concern.**
- **Evaluated the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.**
- **Communicated with the trustees regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I identified during my audit.**

#### **Emphasis of Matter - Basis of accounting**

I draw attention to Note 1 to the financial statements, which describes the basis of accounting. The financial statements have been prepared for the purpose of fulfilling the trustees' financial reporting responsibilities under the RSE's Governing Rules. As a result, the financial statements may not be suitable for another purpose.

Our opinion is not modified in respect of this matter.



## **Beverley Mort Private Pension Fund**

**ABN 29 001 835 631**

### **Independent Auditor's Report to the Members of Beverley Mort Private Pension Fund**

---

## **Part 2 – Independent Auditor's Reasonable Assurance report on APRA reporting forms and on compliance**

### **B. Compliance**

**Independent Assurance Practitioner's report to the trustees of the Beverley Mort Private Pension Fund**

#### **Opinion**

I have performed a reasonable assurance engagement in relation to the trustees' compliance with the following applicable provisions under the Superannuation Industry (Supervision) Act 1993 (SIS Act), Superannuation Industry (Supervision) Regulations 1994 (SIS Regulations), APRA reporting standards, Corporations Act 2001 (Corporations Act) and Corporation Regulations 2001 (Corporation Regulations) for the year ended 30 June 2019.

(a) SIS Act Sections (to the extent applicable): 29VA, 35A, 65, 66, 67, 95, 97, 98, 99F, 101, 105, 106, 109, 117, 154 and 155(2)

(b) SIS Regulations (to the extent applicable): 3.10, 5.08, 6.17, 7.04, 7.05, 9.09, 9.14, 13.14, 13.17, 13.17A

(c) The APRA reporting standards that are subject to reasonable assurance (to the extent applicable)

(d) Corporations Act Sections (to the extent applicable): 1012B, 1012F, 1012H(2), 1012I, 1013B, 1013D, 1013K(1), 1013K(2), 1016A(2), 1016A(3), 1017B(1), 1017B(5), 1017BA, 1017C(2), 1017C(3), 1017C(5), 1017C(8), 1017D(1), 1017D(3), 1017D(3A), 1017DA(3), 1017E(2), 1017E(3), 1017E(4), 1020E(8) and 1020E(9)

(e) Corporations Regulations (to the extent applicable): 7.9.07Q–7.9.07W, 7.9.11K, 7.9.11N, 7.9.11O, 7.9.11P, 7.9.11Q, 7.9.32(3), 7.9.48B, 7.9.48C and 7.9.48D.

In my opinion the trustees of Beverley Mort Private Pension Fund have complied, in all material respects with:

**(a) The requirements of the applicable SIS Act and SIS Regulations, APRA reporting standards, Corporations Act and Corporations Regulations specified above for the year ended 30 June 2019**

**(b) The requirement to maintain an operational risk reserve at the required target amount in accordance with its ORFR strategy.**

#### **Basis for Opinion**

I conducted the engagement in accordance with the Standard on Assurance Engagements ASAE 3100 Compliance Engagements issued by the Auditing and Assurance Standards Board.

I believe that the evidence obtained is sufficient and appropriate to provide a basis for my opinion.

#### **Trustees' responsibility for compliance**

The RSE's trustees are responsible for complying with the requirements of the SIS Act, SIS Regulations, APRA reporting standards, the Corporations Act and Corporations Regulations and the conditions of its RSE licence.

The RSE's trustees are responsible for identifying, designing and implementing controls to enable compliance with the requirements of the SIS Act, SIS Regulations, APRA reporting standards, the Corporations Act and Corporations Regulations and the conditions of its RSE licence and to monitor ongoing compliance.

The trustees are responsible, under Prudential Standard SPS 114 Operational Risk Financial Requirement (SPS 114), for maintaining financial resources at the required target amount in accordance with its Operational Risk Financial Requirement (ORFR) strategy. The financial resources held to meet the ORFR target amount must be held either as:

**(a) an operational risk reserve held within an RSE;**

**(b) operational risk trustee capital held by the RSE licensee; or**





## **Beverley Mort Private Pension Fund**

**ABN 29 001 835 631**

### **Independent Auditor's Report to the Members of Beverley Mort Private Pension Fund**

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**(c) a combination of both an operational risk reserve held within an RSE and operational risk trustee capital held by the RSE licensee.**

#### **Independence and Quality Control**

I have complied with the independence and other relevant ethical requirements relating to assurance engagements, and my firm applies Auditing Standard ASQC 1 Quality Control for Firms that Perform Audits and Reviews of Financial Reports and Other Financial Information, and Other Assurance Engagements in undertaking this assurance engagement.

#### **Independent Assurance Practitioner's responsibilities**

My responsibility is to express an opinion on the trustees' compliance in all material respects with the requirements of the SIS Act, SIS Regulations, APRA reporting standards, Corporations Act and Corporation Regulations based on the reasonable assurance engagement. My reasonable assurance engagement has been conducted in accordance with applicable ASAE 3100 Compliance Engagements. This Standard requires that I comply with relevant ethical requirements and plan and perform my procedures to obtain reasonable assurance whether the trustees of Beverley Mort Private Pension Fund have, in all material respects complied with the provisions listed in Section B 'Compliance' (to the extent applicable) for the year ended 30 June 2019.

My responsibility is also to express an opinion on the trustees' compliance with their ORFR strategy with respect to maintaining an operational risk reserve at the required target amount for the year ended 30 June 2019.

My procedures in relation to SIS Section 155(2) included assessing the trustees' controls in place to monitor compliance with Section 155(2). These procedures did not include testing the trustees' methodology used to calculate the issue or redemption price.

#### **Inherent limitations**

Due to the inherent limitations of any evidence gathering procedures and the internal control framework, it is possible that fraud, error or non-compliance may occur and not be detected. A reasonable assurance engagement is not designed to detect all instances of non-compliance with the applicable SIS Act and SIS Regulations, APRA reporting standards, Corporations Act and Corporations Regulations specified above, as a reasonable assurance engagement is not performed continuously throughout the period and the procedures performed in respect of compliance with the applicable SIS Act and SIS Regulations, APRA reporting standards, Corporations Act and Corporations Regulations specified above are undertaken on a test basis.

#### **Other Matter - Restriction on use and distribution**

This report has been prepared solely for the trustees in order to meet the APRA reporting requirements of the trustees. This report is intended solely for the trustees and APRA (and ASIC where applicable), and should not be distributed to or used by parties other than the trustees and APRA (and ASIC where applicable). I disclaim any assumption of responsibility for any reliance on this report to any party other than the trustees and APRA (and ASIC where applicable), or for any purpose other than that for which it was prepared.

Signature of RSE Auditor: \_\_\_\_\_

Date:

Name of RSE Auditor: ,

Firm:

Address:



**Beverley Mort Private Pension Fund**  
**ABN 29 001 835 631**  
**Member's Information Statement**  
**For the year ended 30 June 2019**

	2019 \$	2018 \$
<hr/> <b>Robert Cameron Chisolm</b>		
<b>Opening balance - Members fund</b>	1,032,552.91	994,917.52
<b>Allocated earnings</b>	21,246.75	41,448.70
<b>Members contributions</b>		2,404.00
<b>Income tax expense - earnings</b>	(3,187.01)	(6,217.31)
<b>Balance as at 30 June 2019</b>	<u>1,050,612.65</u>	<u>1,032,552.91</u>
 <b>Withdrawal benefits at the beginning of the year</b>	 1,032,552.91	 994,917.52
<b>Withdrawal benefits at 30 June 2019</b>	1,050,612.65	1,032,552.91

**Withdrawal Benefit**

Your withdrawal benefit is the amount you are entitled to on resignation or retirement and represent the sum of:

- member contributions
  - superannuation guarantee contributions
  - award contributions
  - other employer contributions made on your behalf
- and earnings (after income tax) associated with the above contributions.

The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce on or after age 55. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

**Contact Details**

If you require further information on your withdrawal benefit please contact Beverley Joan Mort or write to The Trustee, Beverley Mort Private Pension Fund.



**Beverley Mort Private Pension Fund**  
**ABN 29 001 835 631**  
**Member's Information Statement**  
**For the year ended 30 June 2019**

	2019 \$	2018 \$
<hr/>		
<b>Beverley Joan Mort</b>		
<b>Opening balance - Members fund</b>	906,954.27	905,906.70
<b>Allocated earnings</b>	18,662.32	37,740.47
<b>Income tax expense - earnings</b>	(2,799.35)	(5,661.02)
<b>Benefits paid</b>	(39,973.89)	(31,031.88)
<b>Balance as at 30 June 2019</b>	<u>882,843.35</u>	<u>906,954.27</u>
 <b>Withdrawal benefits at the beginning of the year</b>	 906,954.27	 905,906.70
<b>Withdrawal benefits at 30 June 2019</b>	882,843.35	906,954.27

**Withdrawal Benefit**

Your withdrawal benefit is the amount you are entitled to on resignation or retirement and represent the sum of:

- member contributions
  - superannuation guarantee contributions
  - award contributions
  - other employer contributions made on your behalf
- and earnings (after income tax) associated with the above contributions.

The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce on or after age 55. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

**Contact Details**

If you require further information on your withdrawal benefit please contact Beverley Joan Mort or write to The Trustee, Beverley Mort Private Pension Fund.



**Beverley Mort Private Pension Fund**  
**ABN 29 001 835 631**  
**Member's Information Statement**  
**For the year ended 30 June 2019**

	2019 \$	2018 \$
<b>Amounts Allocatable to Members</b>		
Yet to be allocated at the beginning of the year		
Benefits accrued as a result of operations as per the operating statement	33,922.72	69,714.84
Benefits paid	(39,973.89)	(31,031.88)
Amount allocatable to members	<u>(6,051.17)</u>	<u>38,682.96</u>
<b>Allocation to members</b>		
Robert Cameron Chisolm	18,059.74	37,635.39
Beverley Joan Mort	(24,110.92)	1,047.57
Total allocation	(6,051.18)	38,682.96
Yet to be allocated	0.01	
	<u>(6,051.17)</u>	<u>38,682.96</u>
<b>Members Balances</b>		
Robert Cameron Chisolm	1,050,612.65	1,032,552.91
Beverley Joan Mort	882,843.35	906,954.27
Allocated to members accounts	1,933,456.00	1,939,507.18
Yet to be allocated	0.01	
Liability for accrued members benefits	<u>1,933,456.01</u>	<u>1,939,507.18</u>

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.





**Beverley Mort Private Pension Fund**  
**ABN 29 001 835 631**  
**Comparative Trial Balance as at 30 June 2019**

		2019 \$ Dr	2019 \$ Cr	2018 \$ Dr	2018 \$ Cr
<b>Income</b>					
0750.02	Members contributions				2,404.00
0800	Interest		39,909.08		79,460.17
<b>Expenses</b>					
1545	Bank Fees And Charges			12.00	
1685	Filing Fees			259.00	
1998.02	Income tax expense - earnings	3,187.01		6,217.31	
1998.03	Income tax expense - earnings	2,799.35		5,661.02	
<b>Current Assets</b>					
2001	Suncorp			71.95	
2005	CBA Term	1,600,000.00		1,600,000.00	
2008	Cash at bank - Heritage S13	71,439.50		71,432.36	
<b>Non Current Assets</b>					
2800	Land - 58 Menzies St Petrie Terrace	276,558.20		276,558.20	
<b>Current Liabilities</b>					
3325	Taxation		14,541.69		8,555.33
<b>Equity</b>					
4000.02	Opening balance - Members fund		1,032,552.91		994,917.52
4000.03	Opening balance - Members fund		906,954.27		905,906.70
4080.03	Benefits paid	39,973.89		31,031.88	
		<u>1,993,957.95</u>	<u>1,993,957.95</u>	<u>1,991,243.72</u>	<u>1,991,243.72</u>
	Net Profit		33,922.72		69,714.84

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.



**PART A Electronic lodgment declaration (Form P, T, F, SMSF or EX)**

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

**Privacy**

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

**The Australian Business Register**

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this tax return to maintain the integrity of the register.

Please refer to the privacy statement on the Australian Business Register (ABR) website ([www.abr.gov.au](http://www.abr.gov.au)) for further information – it outlines our commitment to safeguarding your details.

**Electronic funds transfer - direct debit**

Where you have requested an EFT direct debit some of your details will be provided to your financial institution and the Tax Office's sponsor bank to facilitate the payment of your taxation liability from your nominated account.

Tax file number 841 499 949

Year 2019

Name of partnership,  
trust, fund or entity Beverley Mort Private Pension Fund

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

**Important**

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

**Declaration: I declare that:**

- the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- the agent is authorised to lodge this tax return.

Signature of partner,  
trustee or director

Date

**PART B Electronic funds transfer consent**

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic lodgment channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important: Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

Agent's reference  
number 26033350

Account Name Mort Private Pension Fund

I authorise the refund to be deposited directly to the specified account.

Signature

Date



**Self-managed superannuation  
fund annual return****2019****Who should complete this annual return?**Return year 

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the Fund income tax return 2019 (NAT 71287)

The Self-managed superannuation fund annual return instructions 2019 (NAT 71606) (the instructions) can assist you to complete this annual return.

The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT3036).

**Section A: Fund information****1 Tax file number (TFN)**

The Tax Office is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

**2 Name of self-managed superannuation fund (SMSF)****3 Australian business number (ABN)****4 Current postal address****5 Annual return status**

Is this an amendment to the SMSF's 2019 return?

☒ A ☐ N

Is this the first required return for a newly registered SMSF?

☒ B ☐ N**6 SMSF auditor**

Auditor's name

Title

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Use Agent  
address details?☐ N

Postal address

Date audit was completed

☒ A

Was Part A of the audit report qualified?

☒ B ☐ N

Was Part B of the audit report qualified?

☒ C ☐ NIf the audit report was qualified, have the reported  
issues been rectified?☒ D ☐

Sensitive (when completed)



**7 Electronic funds transfer (EFT)**

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

**A Fund's financial institution account details**

This account is used for super contributions and rollovers. Do not provide a tax agent account here.

Fund BSB number  
(must be six digits)

064483

Fund account number

10551559

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

Mort Private Pension Fund

I would like my tax refunds made to this account.

☒ Y

Print Y for yes  
or N for no.

If Yes, Go to C.

**B Financial institution account details for tax refunds**

Use Agent Trust Account?

☐ N

This account is used for tax refunds. You can provide a tax agent account here.

BSB number

Account number

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

**C Electronic service address alias**

Provide the electronic service address (ESA) issued by your SMSF messaging provider  
(For example, SMSFdataESAAlias). See instructions for more information.

Fund's tax file number (TFN) 841 499 949

**8 Status of SMSF**

Australian superannuation fund

☒ A☐ Y

Fund benefit structure

☒ B☐ A

Code

Does the fund trust deed allow acceptance of the  
Government's Super Co-contribution and  
Low Income Super Contribution?

☒ C☐ Y**9 Was the fund wound up during the income year?**☐ N

Print Y for yes  
or N for no.

If yes, provide the date on  
which fund was wound up

Day Month Year

Have all tax lodgment  
and payment  
obligations been met?

☐**10 Exempt current pension income**

Did the fund pay retirement phase superannuation income stream benefits to one or more members  
in the income year?

☐ N

Print Y for yes  
or N for no.

To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under  
the law. Record exempt current pension income at Label A

If No, Go to Section B: Income

☐ If Yes

Exempt current pension income amount

☒ A

Which method did you use to calculate your exempt current pension income?

Segregated assets method

☒ B

Unsegregated assets method

☐ C

Was an actuarial certificate obtained?

☒ D

Print Y for yes

Did the fund have any other income that was assessable?

☒ E

Print Y for yes  
or N for no.

If Yes, go to Section B: Income

Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions.  
If No - Go to Section C: Deductions and non-deductible expenses. (Do not complete Section B: Income.)

If you are entitled to claim any tax offsets, you can list  
these at Section D: Income tax calculation statement





## Section B: Income

Do not complete this section if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the entire year, there was no other income that was assessable, and you have not realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

## 11 Income

Did you have a capital gains tax (CGT) event during the year?

**G** ☒ **N** ☐

Print Y for yes or N for no.

Have you applied an exemption or rollover?

**M** ☒

Print Y for yes or N for no.

Code

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital Gains Tax (CGT) schedule 2019

Net capital gain

**A**

Gross rent and other leasing and hiring income

**B**

Gross interest

**C**

39,909

Forestry managed investment scheme income

**X**

Gross foreign income

**D1**

Net foreign income

**D**

Loss

Australian franking credits from a New Zealand company

**E**

Transfers from foreign funds

**F**

Number

Gross payments where ABN not quoted

**H**

Gross distribution from partnerships

**I**

Loss

\* Unfranked dividend amount

**J**

\* Franked dividend amount

**K**

\* Dividend franking credit

**L**

\* Gross trust distributions

**M**

Code

Assessable contributions (R1 plus R2 plus R3 less R6)

**R**

0

#### Calculation of assessable contributions

Assessable employer contributions

**R1** 0

plus Assessable personal contributions

**R2** 0

plus #\*No-TFN-quoted contributions

**R3** 0

(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST

**R6** 0

#### Calculation of non-arm's length income

\* Net non-arm's length private company dividends

**U1**

plus \* Net non-arm's length trust distributions

**U2**

plus \* Net other non-arm's length income

**U3**

\* Other income

**S**

Code

\* Assessable income due to changed tax status of fund

**T**

Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3)

**U**

#This is a mandatory label

\* If an amount is entered at this label, check the instructions to ensure the correct tax treatment has been applied.

GROSS INCOME (Sum of labels A to U)

**W**

Loss

Exempt current pension income

**Y**

TOTAL ASSESSABLE INCOME (W less Y)

**V**

39,909

Loss



**Section C: Deductions and non-deductible expenses****12 Deductions and non-deductible expenses**

Under 'Deductions' list all expenses and allowances you are entitled to claim a deduction for. Under 'Non-deductible expenses', list all other expenses or normally allowable deductions that you cannot claim as a deduction (for example, all expenses related to exempt current pension income should be recorded in the 'Non-deductible expenses' column).

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES		
Interest expenses within Australia	A1		A2	
Interest expenses overseas	B1		B2	
Capital works expenditure	D1		D2	
Decline in value of depreciating assets	E1		E2	
Insurance premiums – members	F1		F2	
Death benefit increase	G1			
SMSF auditor fee	H1		H2	
Investment expenses	I1		I2	
Management and administration expenses	J1	0	J2	0
Forestry managed investment scheme expense	U1		U2	
Other amounts	L1		L2	
Tax losses deducted	M1			

**TOTAL DEDUCTIONS**

**N** 0

(Total A1 to M1)

**TOTAL NON-DEDUCTIBLE EXPENSES**

**Y** 0

(Total A2 to L2)

**#TAXABLE INCOME OR LOSS**

**O** 39,909 Loss

**(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)**

**TOTAL SMSF EXPENSES**

**Z** 0

(N plus Y)

#This is a mandatory label.

**Section D: Income tax calculation statement****#Important:**

Section B label R3, Section C label O and Section D labels A, T1, J, T5 and I are mandatory. If you leave these labels blank you will have specified a zero amount

**13 Calculation statement**

Please refer to the Self-managed superannuation fund annual return instructions 2019 on how to complete the calculation statement.

#Taxable income	<b>A</b>	<span style="border: 1px solid black; padding: 2px 20px;">39,909</span>	(an amount must be included even if it is zero)
#Tax on taxable income	<b>T1</b>	<span style="border: 1px solid black; padding: 2px 20px;">5,986.35</span>	(an amount must be included even if it is zero)
#Tax on no-TFN-quoted contributions	<b>J</b>	<span style="border: 1px solid black; padding: 2px 20px;">0.00</span>	(an amount must be included even if it is zero)
Gross tax	<b>B</b>	<span style="border: 1px solid black; padding: 2px 20px;">5,986.35</span>	(T1 plus J)



Foreign income tax offset

**C1** 

Rebates and tax offsets

**C2** Non-refundable non-carry  
forward tax offsets**C**  0.00

(C1 plus C2)

SUBTOTAL 1

**T2**  5,986.35

(B less C –cannot be less than zero)

Early stage venture capital  
limited partnership tax offset**D1** Early stage venture capital limited partnership  
tax offset carried forward from previous year**D2** 

Early stage investor tax offset

**D3** Early stage investor tax offset  
carried forward from previous year**D4** Non-refundable carry  
forward tax offsets**D**  0.00

(D1 plus D2 plus D3 plus D4)

SUBTOTAL 2

**T3**  5,986.35

(T2 less D –cannot be less than zero)

Complying fund's franking credits tax offset

**E1** 

No-TFN tax offset

**E2** 

National rental affordability scheme tax offset

**E3** 

Exploration credit tax offset

**E4** 

Refundable tax offsets

**E**  0.00

(E1 plus E2 plus E3 plus E4)

#TAX PAYABLE **T5**  5,986.35

(T3 less E - cannot be less than zero)

Section 102AAM interest charge

**G**



Credit for interest on early payments –  
amount of interest**H1**Credit for tax withheld – foreign  
resident withholding (excluding capital gains)**H2**Credit for tax withheld – where ABN  
or TFN not quoted (non-individual)**H3**Credit for TFN amounts withheld from  
payments from closely held trusts**H5**

Credit for interest on no-TFN tax offset

**H6**Credit for foreign resident capital gains  
withholding amounts**H8**

Eligible credits

**H**

0.00

(H1 plus H2 plus H3 plus H5 plus H6 plus H8)

#Tax offset refunds

(Remainder of refundable tax offsets).

**I**

0.00

(unused amount from label E-  
an amount must be included even if it is zero)

PAYG instalments raised

**K**

Supervisory levy

**L**

259.00

Supervisory levy adjustment  
for wound up funds**M**Supervisory levy adjustment  
for new funds**N**

Total amount of tax payable

**S**

6,245.35

(T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

## Section E: Losses

## 14 Losses

If total loss is greater than \$100,000,  
complete and attach a Losses  
schedule 2019.Tax losses carried forward  
to later income years**U**Net capital losses carried  
forward to later income years**V**Net capital losses brought forward  
from prior yearsNet capital losses carried forward  
to later income years

Non-Collectables

Collectables





## Section F / Section G: Member Information

In Section F / G report all current members in the fund at 30 June.

Use Section F / G to report any former members or deceased members who held an interest in the fund at any time during the income year.

Title	Mrs	See the Privacy note in the Declaration, Member's TFN	476 518 236	Member Number	1
Family name	Mort			Account status	<input type="radio"/> Code
First given name	Beverley				
Other given names	Joan				
Date of birth	26/02/1934	If deceased, date of death			

## Contributions

OPENING ACCOUNT BALANCE 906,954.27

Refer to instructions for completing these labels

Employer contributions

A

ABN of principal employer

A1

Personal contributions

B

CGT small business retirement exemption

C

CGT small business 15-year  
exemption amount

D

Personal injury election

E

Spouse and child contributions

F

Other third party contributions

G

Proceeds from primary residence disposal

H

Receipt date

H

Assessable foreign superannuation  
fund amount

I

Non-assessable foreign superannuation  
fund amount

J

Transfer from reserve:  
assessable amount

K

Transfer from reserve:  
non-assessable amount

L

Contributions from non-complying funds  
and previously non-complying funds

T

Any other contributions (including  
Super Co-contributions and low  
Income Super Contributions)

M

TOTAL CONTRIBUTIONS N 0.00

(Sum of labels A to M)

## Other transactions

Accumulation phase account balance

S1

882,843.35

Retirement phase account balance  
- Non CDBIS

S2

0.00

Retirement phase account balance  
- CDBIS

S3

0.00

0 TRIS Count

Allocated earnings or losses O 15,862.97

Loss

Inward rollovers and transfers P

Outward rollovers and transfers Q

Lump Sum payment R1 39,973.89

Code

Income stream payment R2

Code

CLOSING ACCOUNT BALANCE S 882,843.35

S1 plus S2 plus S3

Accumulation phase value X1 882,843.35

Retirement phase value X2

Outstanding limited recourse  
borrowing arrangement amount Y

Sensitive (when completed)



Fund's tax file number (TFN) 841 499 949

Title		Mr	See the Privacy note in the Declaration,	Member Number	
Family name		Mort	Member's TFN	169 160 107	2
First given name		Robert	Account status		
Other given names		Cameron	<input type="radio"/> Code		
Date of birth		26/01/1968	If deceased, date of death		

## Contributions

OPENING ACCOUNT BALANCE 1,032,553.14

Refer to instructions for completing these labels

Employer contributions

A

ABN of principal employer

A1

Personal contributions

B

CGT small business retirement exemption

C

CGT small business 15-year exemption amount

D

Personal injury election

E

Spouse and child contributions

F

Other third party contributions

G

Proceeds from primary residence disposal

H

Receipt date

H

Assessable foreign superannuation fund amount

I

Non-assessable foreign superannuation fund amount

J

Transfer from reserve: assessable amount

K

Transfer from reserve: non-assessable amount

L

Contributions from non-complying funds and previously non-complying funds

T

Any other contributions (including Super Co-contributions and low Income Super Contributions)

M

TOTAL CONTRIBUTIONS N 0.00

(Sum of labels A to M)

## Other transactions

Accumulation phase account balance

S1

1,050,612.88

Retirement phase account balance - Non CDBIS

S2

0.00

Retirement phase account balance - CDBIS

S3

0.00

0 TRIS Count

Allocated earnings or losses O 18,059.74

Loss

Inward rollovers and transfers P

Outward rollovers and transfers Q

Lump Sum payment R1

Code

Income stream payment R2

Code

CLOSING ACCOUNT BALANCE S 1,050,612.88

S1 plus S2 plus S3

Accumulation phase value X1 1,050,612.88

Retirement phase value X2

Outstanding limited recourse borrowing arrangement amount Y



## Section H: Assets and liabilities

## 15 ASSETS

## 15a Australian managed investments

Listed trusts **A** Unlisted trusts **B** Insurance policy **C** Other managed investments **D** 

## 15b Australian direct investments

Cash and term deposits **E** 1,671,440Debt securities **F** Loans **G** Listed shares **H** Unlisted shares **I** 

## Limited recourse borrowing arrangements

Australian residential real property

**J1** 

Australian non-residential real property

**J2** 

Overseas real property

**J3** 

Australian shares

**J4** 

Overseas shares

**J5** 

Other

**J6** Limited recourse borrowing arrangements **J** 0Non-residential real property **K** 276,558Residential real property **L** Collectables and personal use assets **M** Other assets **O** 

## 15c Other investments

Crypto-Currency **N** 

## 15d Overseas direct investments

Overseas shares **P** Overseas non-residential real property **Q** Overseas residential real property **R** Overseas managed investments **S** Other overseas assets **T** **TOTAL AUSTRALIAN AND OVERSEAS ASSETS** **U** 1,947,998  
(Sum of labels A to T)

## 15e In-house assets

Did the fund have a loan to, lease to or investment in,  
related parties (known as in-house assets)  
at the end of the income year☐

## 15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA  
borrowings from a licensed  
financial institution?**A** ☐Print Y for yes  
or N for no.Did the members or related parties of the  
fund use personal guarantees or other  
security for the LRBA?**B** ☐Print Y for yes  
or N for no.





**16 LIABILITIES**

Borrowings for limited recourse borrowing arrangements	<b>V1</b>	
Permissible temporary borrowings	<b>V2</b>	
Other borrowings	<b>V3</b>	
Borrowings		<b>V</b> 0
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		<b>W</b> 1,933,456
Reserve accounts		<b>X</b>
Other liabilities		<b>Y</b> 14,542
<b>TOTAL LIABILITIES</b>		<b>Z</b> 1,947,998

**Section I: Taxation of financial arrangements****17 Taxation of financial arrangements (TOFA)**

Total TOFA gains	<b>H</b>	
Total TOFA losses	<b>I</b>	

**Section J: Other information****Family trust election status**

If the trust or fund has made, or is making, a family trust election, write the four-digit income year specified of the election (for example, for the 2018–19 income year, write 2019).

<b>A</b>	
----------	--

If revoking or varying a family trust election, print R for revoke or print V for variation, and complete and attach the Family trust election, revocation or variation 2019.

<b>B</b>	
----------	--

**Interposed entity election status**

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an Interposed entity election or revocation 2019 for each election

<b>C</b>	
----------	--

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2019.

<b>D</b>	
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**Section K: Declarations**

Penalties may be imposed for false or misleading information in addition to penalties relating to any tax shortfalls.

**Important**

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail. If you leave labels blank, you will have specified a zero amount or the label was not applicable to you. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

**Privacy**

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

Taxation law authorises the ATO to collect information and disclose it to other government agencies. For information about your privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy).

**TRUSTEE'S OR DIRECTOR'S DECLARATION:**

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report (if required) and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

Authorised trustee's, director's or public officer's signature

Day Month Year  
Date

**Preferred trustee or director contact details:**

Title

Family name

First given name

Other given names

Area code Number  
Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Hrs  
Time taken to prepare and complete this annual return

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this annual return to maintain the integrity of the register. For further information, refer to the instructions.

**TAX AGENT'S DECLARATION:**

I,

declare that the Self-managed superannuation fund annual return 2019 has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature  Date

**Tax agent's contact details**

Title

Family name

First given name

Other given names

Tax agent's practice

Area code Number  
Tax agent's phone number

Tax agent number  Reference number

**Sensitive (when completed)**



**Beverly Mort Private Pension Fund**  
**Financial Year Ending 30 June 2019**

30/06/2019		Beverly Mort		Robert Mort	
Name		Date of Birth	26/02/1934	26/01/1968	
Service Date		21/03/2006	21/03/2006	21/03/2006	
Total		Member 1	Member 2	Member 2	
Member Opening Taxable		906,954.27	203,620.75	828,932.39	
Member Opening Tax Free					
Total Opening Bal	1,939,507.41	906,954.27	1,032,553.14		
Percentage		46.76%	53.24%		
Change in MV of Assets	-	0.00%	0.00%		
Tax Free Income	-	-	-		
Taxable Income	39,909.08	18,662.32	21,246.76		
Deductible Expenses	-	-	-		
Earnings (Not Rounded)	39,909.08	18,662.32	21,246.76		
Tax on Rounded Earnings	5,986.36				
Employers taxable contribs	-	-	-		
Members Taxable Contribs	-	-	-		
Members Undeducted Contribs	-	-	-		
Government Co-contributions	-	-	-		
Pension Drawn	-	-	-		
Member Specific Expense	-	-	-		
Earnings	39,909.08	18,662.32	21,246.76		
Change in MV of Assets	-	-	-		
Tax Free Income	-	-	-		
<b>As per Operating Statement</b>	<b>39,909.08</b>	<b>18,662.32</b>	<b>21,246.76</b>		
Less Tax - Contributions	-	-	-		
Less Tax - Earnings	5,986.36	2,799.35	3,187.01		
Total Tax	5,986.36	2,799.35	3,187.01		
Roll In's - Taxed	-	-	-		
Roll In's - Tax Free	-	-	-		
Roll Out's	-	-	-		
Benefits Paid	-	39,973.89			
Forfeited Benefits	-				
Ledger Allocated Earnings	33,922.72	15,862.97	18,059.74		
Member Closing 'Taxable	1,104,523.85	882,843.35	221,680.50		
Member Closing 'Tax Free'	828,932.39	-	828,932.39		
Total Closing Balance	1,933,456.24	882,843.35	1,050,612.89		



**9 November 2020****Reference number: 122643695**

The Trustees  
The trustees for the Beverly Mort Private Pension Fund  
c/o Pearson Group Nominees  
38 RADLEY ST  
**VIRGINIA QLD 4014**

Dear Trustees,

### **SECTION 295.390 ACTUARY'S CERTIFICATE OF EXEMPT INCOME**

This certificate has been prepared for the Trustees of The trustees for the Beverly Mort Private Pension Fund to certify the exempt income proportion in accordance with section 295.390 of the Income Tax Assessment Act ("ITAA") 1997 for the 2018/19 income year.

I hereby certify that the proportion of the applicable income of The trustees for the Beverly Mort Private Pension Fund ("the Fund") for the year ending 30 June 2019 that should be exempt from income tax is: **46.077%**

This exempt income proportion does not apply to income earned on segregated current pension assets and segregated non-current assets.

Further details of my calculation and the information on which it is based are contained in the appendices and covering email. These form part of my report and should be read in their entirety.

- Appendix A: Information used to calculate the exempt income proportion
- Appendix B: Fund liabilities
- Appendix C: Exempt current pension income result and adequacy opinion
- Appendix D: Apportioning expenses

I confirm that this actuarial certificate has been prepared in accordance with Professional Standard 406 issued by the Institute of Actuaries of Australia and other relevant professional standards and guidance notes.

Yours sincerely,



**Doug McBirnie**, B.Sc. (Hons), FIA, FIAA



## Appendix A – Information used to calculate the exempt income proportion

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### Fund data and financials

This certificate has been prepared at the request of, and based on data supplied by, Pearson Group Nominees on behalf of the Trustees for the 2018/19 income year. A summary of the data supplied to us for the purpose of calculating the exempt income proportion is provided below:

**Name of fund:** The trustees for the Beverly Mort Private Pension Fund  
**Fund ABN:** 29001835631  
**Trustees:** Beverly Mort  
Robert Mort

Member name	Beverly Mort	Robert Mort
Date of birth	26 Feb 1934	26 Jan 1968
Value of retirement phase income streams as at 1 Jul 2018	\$906,954	\$0
Value of retirement phase income streams at 1 Jul 2018 excluding liabilities in respect to segregated current pension assets.	\$906,954	\$0

The aggregate operating statement information is:

<b>Assets available at 1 July 2018</b>	<b>\$1,939,507</b>
<b>Less</b>	
Pension payments and lump sum withdrawals	\$74,974
<b>Equals</b>	
<b>Balance before income and expenses</b>	<b>\$1,864,534</b>
Preliminary net income	\$39,909
<b>Gross assets available at year end (before tax)</b>	<b>\$1,904,442</b>

We understand that the financial information provided to us when applying for this certificate may be unaudited. Should the financial information provided to us change, as a result of audit or otherwise, this may affect the results of our calculations and we recommend you apply for an amended certificate.

In addition to relying on the data provided to us, we have made the following assumption when completing this actuarial certificate:

- The tax exempt percentage calculation was completed based on the data supplied to us, no further assumptions were required.

The information provided to us indicated that this Fund had disregarded small fund assets, as defined in section 295.387 of the ITAA 1997. The Fund therefore had no segregated current pension assets or segregated non-current assets and could not use the segregated method to claim exempt current pension income during the income year.

## Minimum pension standards

Based on the information provided, the Fund contains only accumulation and account-based type income stream benefits (commonly referred to as pensions). These include allocated pensions, market linked pensions, and account-based income streams (including transition to retirement pensions). The Fund contains no other types of income stream benefits such as defined benefits in growth or pension phase.

The Superannuation Industry Supervision (SIS) Regulations for account-based income streams include a requirement for a minimum amount to be paid to the member over the year depending on the member's age, opening account balance date of commencement. Where the minimum pension standards are not met the earnings on the assets supporting that income stream may not be eligible for an exemption from income tax, and the exempt income proportion shown in this certificate may not be correct. It was confirmed upon submission of the data for this report that all assets shown as supporting retirement phase superannuation income streams are eligible for an exemption from income tax by virtue of having met the minimum pension standards for the Income year. We have not checked that this is the case and recommend that the Fund's auditor satisfies him or herself that the relevant standards have been met.

## Appendix B – Fund liabilities

### Segregated current pension assets

Section 295.385 of the ITAA 1997 defines segregated current pension assets as those assets that are set aside to solely support retirement phase income streams. Assessable income (excluding non-arm's length income and assessable contributions) earned on these assets is exempt from income tax.

Guidance from the Australian Tax Office states that where a fund's only superannuation liabilities are in respect of account-based retirement phase income streams at a particular point in time, the fund's assets are deemed to be segregated current pension assets. The eligible income earned during a period where a fund is 100% in retirement phase is therefore exempt from tax under the segregated method.

An exception to the above is where a fund has disregarded small fund assets and is therefore unable to use the segregated method. Disregarded small fund assets are defined under section 295.387 of ITAA 1997 and apply where an SMSF or small-APRA fund have a retirement phase income stream in an income year and at the previous 30 June:

- A member of the fund had a total superannuation balance (including accounts outside that fund) of over \$1.6 million, and
- That member was the recipient of a retirement phase income stream in any fund.

We understand that this Fund did have disregarded small fund assets in the 2019 income year and therefore had no segregated current pension assets

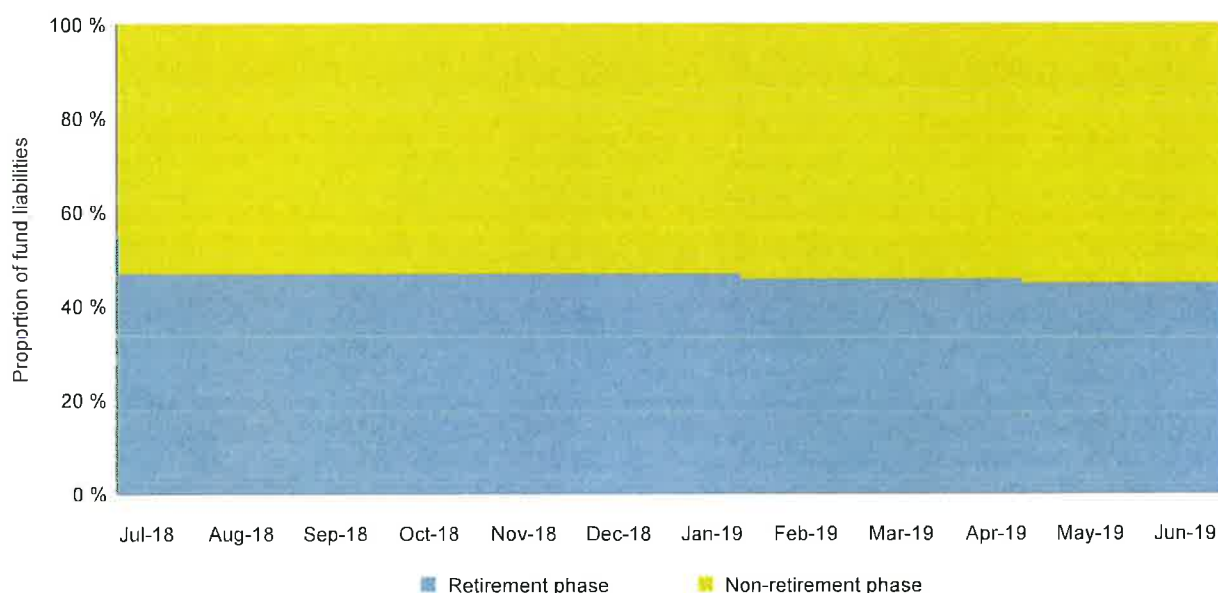
Based on the information provided, our calculations assume that the Fund had no segregated current pension assets.

### Segregated non-current assets

Segregated non-current assets as defined in section 295.395 of ITAA 1997 are those assets set aside solely to support non-retirement phase superannuation liabilities such as accumulation interests. A separate actuary's certificate is required in order to segregate such assets. We understand that the Fund had no segregated non-current assets during the income year.

### Illustration of liabilities

The following chart illustrates the Fund's liabilities during the income year:



The green non-retirement phase liabilities represent accumulation interests, reserves and non-retirement phase transition to retirement income streams in the Fund over the income year. The grey unsegregated retirement phase liabilities represent retirement phase income streams that were not segregated current pension assets.

The liabilities shown in grey and green are those that are used to calculate the exempt income proportion. These liabilities are known as 'unsegregated' and eligible income earned on assets supporting these liabilities will claim ECPI based on the exempt income proportion in this actuarial certificate.

## Appendix C - Exempt income proportion results and adequacy opinion

### Exempt income proportion

Superannuation funds claiming exempt current pension income ("ECPI") under section 295.390 of the ITAA 1997, known as the proportionate or unsegregated method, are required to obtain an actuary's certificate prior to lodgement of the fund's income tax return. The proportion of the applicable income, excluding income earned on segregated current pension assets and segregated non-current assets, for the year ending 30 June 2019 that should be exempt from income tax is calculated as follows:

$$\frac{\text{Average value of current pension liabilities}}{\text{Average value of superannuation liabilities}} = \frac{\$882,314}{\$1,914,867} = 46.077\%$$

Within the requirements of legislation and the Fund's Trust Deed and Rules, the Trustees may have discretion about how income and expenses are allocated at the member level. We have not checked the terms of the Fund's Trust Deed and Rules. The daily weighted average calculation of the exempt income proportion provides a fair and reasonable method of apportioning these items between the member accounts at year end for income earned on assets that are not segregated assets and is provided below:

Member Name	Beverly Mort	Robert Mort	Fund
Exempt income proportion	46.077%	0.000%	46.077%
Non-exempt income proportion	0.000%	53.923%	53.923%

The above proportions are unlikely to be appropriate for allocating income earned on segregated assets.

### Calculating the fund's exempt current pension income for the purpose of your tax return

The exempt income proportion is applied to net ordinary assessable income including net capital gains, but excluding assessable contributions, non-arm's length income and income including capital gains or losses derived from any segregated assets. The Trustee would calculate ECPI as follows:

Total ECPI = Eligible income \* Exempt income proportion + Income on segregated current pension assets

Unutilised capital losses (except capital losses on segregated current pension assets) can be carried forward until they can be offset against assessable capital gains.

### Adequacy opinion and methodology

By definition, the liabilities of an account-based member interest or reserve at a particular time, in the absence of any unusual terms or guarantees, are equal to the value of the assets backing it. Therefore no specific assumption has been made (or is needed) regarding rates of return on the Fund's assets; pension increases; or the liability calculation discount rate. As such, I am satisfied that the amount of the assets at the end of the year, if accumulated together with the Fund's future earnings and contributions, will provide the amount required to discharge in full the liabilities as they fall due. No recommendation is needed with regard to future contributions.

The average values used in the exempt income proportion are determined using a daily weighted average calculation which takes into account relevant information such as the opening balances of each member account, any reserves, and the size and timing of any member transactions during the income year. Unless otherwise stated, all member transactions including pension commencements and commutations are assumed to occur immediately at the start of each day. More information on the methodology used can be found at <https://www.accurium.com.au/-/media/Accurium/Membership/methodology-guide>

## Appendix D - Apportioning expenses

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### Methods for apportioning expenses

A superannuation fund can generally deduct expenses to the extent they were incurred in producing assessable income. Where an expense can be attributed to solely producing assessable income then it can be deducted from assessable income in its entirety. Where it is solely attributable to non-assessable income it is entirely non-deductible. However, expenses that cannot be attributed to solely producing exempt income or solely producing assessable income need to be apportioned to determine how much can be deducted.

A fair and reasonable approach must be used to determine what proportion of such an expense can be deducted. A common industry approach has used the tax exempt proportion provided in the fund's actuarial certificate to determine an appropriate deductibility proportion as follows:

$$\text{Expense deductibility proportion} = 1 - \text{actuarial exempt income proportion}$$

This generally represents the proportion of fund's total income that is assessable during an income year. It is therefore a fair and reasonable approach to apportioning an expense that relates to the whole fund for that income year.

However, superannuation liabilities supported by segregated current pension assets are excluded from the actuarial exempt income proportion calculation. This includes assets which were deemed to be segregated at a particular time due to the fund only having retirement phase superannuation liabilities at that time.

Where a fund does have segregated current pension assets, the approach above is likely to underestimate the extent to which an expense was incurred in producing exempt income, and therefore overstate the amount that can be reasonably deducted.

For those funds wishing to use the actuarial exempt income proportion as the basis for the deductibility of expenses we have determined below a deductibility proportion that takes into account all fund liabilities over the income year. This may be different to  $(1 - \text{actuarial exempt income proportion})$  where the fund has segregated current pension assets and may be a fair and reasonable deductible proportion for expenses which must be apportioned and relate to the whole income year.

### Expense deductibility proportion

The following deductible proportion has been determined based on all fund liabilities, including any segregated current pension assets identified in Appendix B, using the same methodology as the exempt income proportion described in Appendix C.

Expense deductibility proportion:	53.923%
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This is not intended to be tax advice and you should determine whether this deductible proportion is appropriate for this fund and for each relevant fund expense prior to use.



ABN 29 001 835 631

## Ledger Entries Report for the year ending 30 June, 2019

26/11/2020

11:30

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
<b>Account number 0800 - Interest</b>							
31/07/2018	000000005	R				0.09	(0.09)
30/08/2018	000000006	R				0.09	(0.18)
30/09/2018	000000007	R				0.09	(0.27)
30/09/2018	000000011	R				1.80	(2.07)
31/10/2018	000000008	R				0.09	(2.16)
26/11/2018	000000009	R				0.08	(2.24)
31/12/2018	000000012	R				1.80	(4.04)
24/01/2019	000000015	J	Interest on CBA Term per annual			25,172.73	(25,176.77)
31/03/2019	000000013	R				1.76	(25,178.53)
12/06/2019	000000022	J	as per term interest notice			14,728.77	(39,907.30)
30/06/2019	000000014	R				1.78	(39,909.08)
30/06/2019	000000026	J	Year end closing entry		39,909.08		0.00
Total					<b>39,909.08</b>	<b>39,909.08</b>	
<b>Account number 1998.02 - Income tax expense - earnings</b>							
30/06/2019	000000024	J	ITE 2019		3,228.02		3,228.02
30/06/2019	000000026	J	Year end closing entry			3,228.02	0.00
Total					<b>3,228.02</b>	<b>3,228.02</b>	
<b>Account number 2001 - Suncorp</b>							
01/07/2018	000000025	J	Opening balance		71.95		71.95
31/07/2018	000000005	R			0.09		72.04
30/08/2018	000000006	R			0.09		72.13
30/09/2018	000000007	R			0.09		72.22
31/10/2018	000000008	R			0.09		72.31
26/11/2018	000000009	R			0.08		72.39
26/11/2018	000000010	P				72.39	0.00
Total					<b>72.39</b>	<b>72.39</b>	
<b>Account number 2005 - CBA Term</b>							
01/07/2018	000000025	J	Opening balance		1,600,000.00		1,600,000.00
12/06/2019	000000020	J				35,000.00	1,565,000.00
Total					<b>1,600,000.00</b>	<b>35,000.00</b>	



ABN 29 001 835 631

## Ledger Entries Report for the year ending 30 June, 2019

26/11/2020

11:30

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
<b>Account number 2008 - Cash at bank - Heritage S13</b>							
01/07/2018	000000025	J	Opening balance		71,432.36		71,432.36
30/09/2018	000000011	R			1.80		71,434.16
31/12/2018	000000012	R			1.80		71,435.96
31/03/2019	000000013	R			1.76		71,437.72
30/06/2019	000000014	R			1.78		71,439.50
Total					<b>71,439.50</b>		
<b>Account number 2800 - Land - 58 Menzies St Petrie Terrace</b>							
01/07/2018	000000025	J	Opening balance		276,558.20		276,558.20
Total					<b>276,558.20</b>		
<b>Account number 3325 - Taxation</b>							
01/07/2018	000000025	J	Opening balance			8,555.33	(8,555.33)
30/06/2019	000000024	J	ITE 2019			3,228.02	(11,783.35)
Total						<b>11,783.35</b>	
<b>Account number 4000.02 - Opening balance - Members fund</b>							
01/07/2018	000000025	J	Opening balance			1,032,552.92	(1,032,552.92)
30/06/2019	000000027	J	Year end closing entry			18,292.16	(1,050,845.08)
Total						<b>1,050,845.08</b>	
<b>Account number 4000.03 - Opening balance - Members fund</b>							
01/07/2018	000000025	J	Opening balance			906,954.27	(906,954.27)
30/06/2019	000000027	J	Year end closing entry		56,585.00		(850,369.27)
Total					<b>56,585.00</b>	<b>906,954.27</b>	
<b>Account number 4049.02 - Share of profit</b>							
30/06/2019	000000027	J	Year end closing entry			18,292.16	(18,292.16)
30/06/2019	000000027	J	Year end closing entry		18,292.16		0.00
Total					<b>18,292.16</b>	<b>18,292.16</b>	
<b>Account number 4049.03 - Share of profit</b>							
30/06/2019	000000027	J	Year end closing entry		56,585.00		56,585.00
30/06/2019	000000027	J	Year end closing entry			56,585.00	0.00
Total					<b>56,585.00</b>	<b>56,585.00</b>	

ABN 29 001 835 631

## Ledger Entries Report for the year ending 30 June, 2019

26/11/2020

11:30

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
<b>Account number 4080.03 - Benefits paid</b>							
26/11/2018	000000010	P			72.39		72.39
24/01/2019	000000015	J	Interest on CBA Term per annual		25,172.73		25,245.12
12/06/2019	000000020	J			35,000.00		60,245.12
12/06/2019	000000022	J	as per term interest notice		14,728.77		74,973.89
30/06/2019	000000026	J	Year end closing entry			74,973.89	0.00
Total					<b>74,973.89</b>	<b>74,973.89</b>	
<b>Account number 4199 - Funds yet to be allocated</b>							
01/07/2018	000000025	J	Opening balance		0.01		0.01
30/06/2019	000000026	J	Year end closing entry		38,292.83		38,292.84
30/06/2019	000000027	J	Year end closing entry			38,292.84	0.00
Total					<b>38,292.84</b>	<b>38,292.84</b>	





041  
MRS BJ MORT & MR RC MORT ATF  
BEVERLEY MORT PRIVATE PENSION FUND  
40 GRETTEL DR  
MERMAID WATERS QLD 4218

## Account Summary

<b>Opening Balance</b>	<b>\$71.95</b>
Total Withdrawals	\$0.00 -
Total Deposits	\$0.09+
<b>Closing Balance</b>	<b>\$72.04</b>

BSB Number	<b>484-799</b>
Account Number	<b>001596861</b>
Statement Period	<b>1/07/2018 - 31/07/2018</b>

## Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			71.95
31 Jul 2018	CREDIT INTEREST		0.09	72.04
	<b>CLOSING BALANCE</b>			<b>72.04</b>

## Summary of Interest, Fees and Charges on this account for period 1 July 2018 - 31 July 2018

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$0.09	\$0.09	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		<b>Other Financial Institutions:</b>		
			ATM Operator Fee	\$0.00	

**Notes:** Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 75.

Please retain this statement for taxation purposes.





041  
MRS BJ MORT & MR RC MORT ATF  
BEVERLEY MORT PRIVATE PENSION FUND  
40 GRETTEL DR  
MERMAID WATERS QLD 4218

## Account Summary

<b>Opening Balance</b>	<b>\$72.04</b>
Total Withdrawals	\$0.00 -
Total Deposits	\$0.09+
<b>Closing Balance</b>	<b>\$72.13</b>

BSB Number **484-799**  
Account Number **001596861**  
Statement Period **1/08/2018 - 31/08/2018**

## Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			72.04
31 Aug 2018	CREDIT INTEREST		0.09	72.13
	<b>CLOSING BALANCE</b>			<b>72.13</b>

## Summary of Interest, Fees and Charges on this account for period 1 August 2018 - 31 August 2018

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$0.09	\$0.18	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		<b>Other Financial Institutions:</b>		
			ATM Operator Fee	\$0.00	

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40 GRETEL DR  
MERMAID WATERS QLD 4218

### Account Summary

<b>Opening Balance</b>	<b>\$72.13</b>
Total Withdrawals	\$0.00 -
Total Deposits	\$0.09+
<b>Closing Balance</b>	<b>\$72.22</b>

BSB Number **484-799**  
Account Number **001596861**  
Statement Period **1/09/2018 - 30/09/2018**

### Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			72.13
30 Sep 2018	CREDIT INTEREST		0.09	72.22
	<b>CLOSING BALANCE</b>			<b>72.22</b>

### Important Notice - Change to Statement Frequency

Suncorp Bank will be changing your statement frequency for this account to 6 monthly. This change will occur between 15 November 2018 and 15 December 2018 depending on your statement date.

Of course, you don't need to wait 6 months to view your transactions. They're available all day, every day via Internet Banking and our Mobile App.

#### Not set up yet on Internet Banking or the Suncorp Bank Mobile App? It's quick & simple!

It's easy to get connected with your banking 24/7. Just follow these 3 steps:

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Individual Customers with the appropriate relationships on accounts to receive copies of statements can do so via eStatements once registered for Internet Banking. You'll be conveniently notified by email when the next statement is available. Less paper build up, less filing and importantly a more secure way to access your financial information.

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Plus, did you know that you can import Suncorp financial transactions directly to supported accounting software? Simply go to [Suncorp.com.au](http://Suncorp.com.au) and type 'business banking faqs' into the search bar.

#### Require more frequent statements?

If you feel that 6 monthly paper statements won't allow you to manage your account as you'd like simply contact us on 1800 094 967 or send us a secure message through Internet Banking.



### Summary of Interest, Fees and Charges on this account for period 1 September 2018 - 30 September 2018

<b>Suncorp:</b>	This Period	1 July to date	<b>Government:</b>	This Period	1 July to date
Interest Paid	\$0.09	\$0.27	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		<b>Other Financial Institutions:</b>		
			ATM Operator Fee	\$0.00	

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041  
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BEVERLEY MORT PRIVATE PENSION FUND  
40 GRETEL DR  
MERMAID WATERS QLD 4218

## Account Summary

Opening Balance	\$72.22
Total Withdrawals	\$0.00 -
Total Deposits	\$0.09+
Closing Balance	\$72.31

BSB Number **484-799**  
Account Number **001596861**  
Statement Period **1/10/2018 - 31/10/2018**

## Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			72.22
31 Oct 2018	CREDIT INTEREST		0.09	72.31
	CLOSING BALANCE			72.31

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### Summary of Interest, Fees and Charges on this account for period 1 October 2018 - 31 October 2018

<b>Suncorp:</b>	This Period	1 July to date	<b>Government:</b>	This Period	1 July to date
Interest Paid	\$0.09	\$0.36	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		<b>Other Financial Institutions:</b>		
			ATM Operator Fee	\$0.00	

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041  
MRS BJ MORT & MR RC MORT ATF  
BEVERLEY MORT PRIVATE PENSION FUND  
40 GRETEL DR  
MERMAID WATERS QLD 4218

## Account Summary

<b>Opening Balance</b>	<b>\$72.31</b>
Total Withdrawals	\$72.39 -
Total Deposits	\$0.08+
<b>Closing Balance</b>	<b>\$0.00</b>

BSB Number **484-799**  
Account Number **001596861**  
Statement Period **1/11/2018 - 26/11/2018**

## Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			72.31
26 Nov 2018	CREDIT INTEREST		0.08	72.39
26 Nov 2018	CLOSE W/DRAWAL Pacific Fair	72.39		0.00
	<b>CLOSING BALANCE</b>			<b>0.00</b>

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### Require more frequent statements?

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### Summary of Interest, Fees and Charges on this account for period 1 November 2018 - 26 November 2018

<b>Suncorp:</b>	This Period	1 July to date	<b>Government:</b>	This Period	1 July to date
Interest Paid	\$0.08	\$0.44	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		<b>Other Financial Institutions:</b>		
			ATM Operator Fee	\$0.00	

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Please retain this statement for taxation purposes.

001065 041



BEVERLEY MORT PRIVATE PENSION FUND ABN 29 001 835 631  
BK & RCC MORT ATF  
40 GRETTEL DRIVE  
MERMAID WATERS QLD 4218

**ACCOUNT NAME** Beverley Mort Private Pension  
Fund ABN 29 001 835 631 Bk  
& Rcc Mort Atf

BSB Number	638-060
Account Number	14098857 S13
Statement Date	01 Oct 2018
Statement Number	10

## ACCOUNT SUMMARY

Opening Balance	Fees and Other Charges	Total Credits	Total Debits	Closing Balance
\$ 71432.36 CR	\$ 0.00	\$ 1.80	\$ 0.00	\$ 71434.16 CR

Please ensure you thoroughly check all transactions against your records and advise us immediately of any discrepancies.

Date	Transaction Details	Debit	Credit	Balance
03 Jul 2018	Opening Balance			71432.36
30 Sep 2018	Interest credit		1.80	71434.16
01 Oct 2018	<b>CLOSING BALANCE</b>			<b>71434.16</b>



We've removed transaction fees  
on some of our accounts

For full details visit [heritage.com.au/feeremoval](http://heritage.com.au/feeremoval),  
talk to us in branch or call 13 14 22.



Continued Over Page...



003216 041



BEVERLEY MORT PRIVATE PENSION FUND ABN 29 001 835 631  
BK & RCC MORT ATF  
40 GRETTEL DRIVE  
MERMAID WATERS QLD 4218

**ACCOUNT NAME** Beverley Mort Private Pension  
Fund ABN 29 001 835 631 Bk  
& Rcc Mort Atf

BSB Number	638-060
Account Number	14098857 S13
Statement Date	01 Jan 2019
Statement Number	11

## ACCOUNT SUMMARY

Opening Balance	Fees and Other Charges	Total Credits	Total Debits	Closing Balance
\$ 71434.16 CR	\$ 0.00	\$ 1.80	\$ 0.00	\$ 71435.96 CR

Please ensure you thoroughly check all transactions against your records and advise us immediately of any discrepancies.

Date	Transaction Details	Debit	Credit	Balance
02 Oct 2018	Opening Balance			71434.16
31 Dec 2018	Interest credit		1.80	71435.96
01 Jan 2019	CLOSING BALANCE			71435.96



Visit [heritage.com.au](http://heritage.com.au) for more information and terms and conditions.

## We're giving away two \$1000 pre-paid Visa gift cards each month!

Refer a friend or family member to Heritage and you'll both go into the draw to win a \$1000 pre-paid Visa gift card each! If they open a home loan with Heritage within three months of being referred, you'll also receive a \$250 pre-paid Visa gift card each.





001154 041



BEVERLEY MORT PRIVATE PENSION FUND ABN 29 001 835 631  
BK & RCC MORT ATF  
40 GRETTEL DRIVE  
MERMAID WATERS QLD 4218

**ACCOUNT NAME** Beverley Mort Private Pension  
Fund ABN 29 001 835 631 Bk  
& Rcc Mort Atf

BSB Number	638-060
Account Number	14098857 S13
Statement Date	31 Mar 2019
Statement Number	12

## ACCOUNT SUMMARY

Opening Balance	Fees and Other Charges	Total Credits	Total Debits	Closing Balance
\$ 71435.96 CR	\$ 0.00	\$ 1.76	\$ 0.00	\$ 71437.72 CR

Please ensure you thoroughly check all transactions against your records and advise us immediately of any discrepancies.

Date	Transaction Details	Debit	Credit	Balance
02 Jan 2019	Opening Balance			71435.96
31 Mar 2019	Interest credit		1.76	71437.72
31 Mar 2019	CLOSING BALANCE			71437.72

Continued Over Page...





001048 041



BEVERLEY MORT PRIVATE PENSION FUND ABN 29 001 835 631  
BK & RCC MORT ATF  
40 GRETTEL DRIVE  
MERMAID WATERS QLD 4218

**ACCOUNT NAME** Beverley Mort Private Pension  
Fund ABN 29 001 835 631 Bk  
& Rcc Mort Atf

BSB Number	638-060
Account Number	14098857 S13
Statement Date	30 Jun 2019
Statement Number	13

## ACCOUNT SUMMARY

Opening Balance	Fees and Other Charges	Total Credits	Total Debits	Closing Balance
\$ 71437.72 CR	\$ 0.00	\$ 1.78	\$ 0.00	\$ 71439.50 CR

Please ensure you thoroughly check all transactions against your records and advise us immediately of any discrepancies.

Date	Transaction Details	Debit	Credit	Balance
01 Apr 2019	Opening Balance			71437.72
30 Jun 2019	Interest credit		1.78	71439.50
30 Jun 2019	<b>CLOSING BALANCE</b>			<b>71439.50</b>

Continued Over Page...



**Mermaid Waters Branch**

Shop B1A, Q Super Centre, Cnr Bermuda & Markeri Streets, Mermaid Waters, 4218.  
Phone: 07 5526 5588

12 JUN 19

BEVERLEY MORT PRIVATE PENSION FUND ABN 29 001 835 631  
BK & RCC MORT ATF  
40 GRETTEL DRIVE  
MERMAID WATERS QLD 4218

**ACCOUNT BALANCE LISTING : MEMBER NUMBER 14098857**

Detailed below are balances of all accounts held with Heritage Bank Limited under member number 14098857.

The account balances are shown as at 12:25pm on 12th June 2019. These balances do not include any interest accrued but not applied. For a loan account, the balance shown is not a payout figure.

Account code/description	A/C Balance	Total by Type
S13 Business Cheque	71,437.72	
S26 Online Saver	0.00	\$71,437.72 (S)

While these details are correct at the time shown above, further transactions may occur later today which could affect your account balances. Similarly, there may be outstanding personal cheques, Card purchases or other off-line transactions which have not yet been deducted from your accounts.

The balances recorded above include the value of any cheques you may have deposited into your accounts. All such cheques remain subject to the normal clearance times.



001252 041



BEVERLEY MORT PRIVATE PENSION FUND ABN 29 001 835 631  
BK & RCC MORT ATF  
40 GRETTEL DRIVE  
MERMAID WATERS QLD 4218

**ACCOUNT NAME** Beverley Mort Private Pension  
Fund ABN 29 001 835 631 Bk  
& Rcc Mort Atf

BSB Number	638-260
Account Number	14098857 S26
Statement Date	22 Jul 2019
Statement Number	1

## ACCOUNT SUMMARY

Opening Balance \$ 0.00	Fees and Other Charges \$ 0.00	Total Credits \$ 0.00	Total Debits \$ 0.00	Closing Balance \$ 0.00
-------------------------------	--------------------------------------	-----------------------------	----------------------------	-------------------------------

Please ensure you thoroughly check all transactions against your records and advise us immediately of any discrepancies.

Date	Transaction Details	Debit	Credit	Balance
24 Jan 2019	Opening Balance			0.00
31 Jan 2019	ACCR INT WAS 0			0.00
28 Feb 2019	ACCR INT WAS 0			0.00
31 Mar 2019	ACCR INT WAS 0			0.00
30 Apr 2019	ACCR INT WAS 0			0.00
31 May 2019	ACCR INT WAS 0			0.00
30 Jun 2019	ACCR INT WAS 0			0.00
22 Jul 2019	CLOSING BALANCE			0.00

Continued Over Page...





This form is to be used for the following:

### A: Transfer to Deposit Account

- Between Savings Accounts
- To Asset Line Accounts

### B: Transfer to Loan

- Minimum or Fixed Payments to
- Home Loan
  - Personal Loan
  - Commercial Loan

### C: Direct Credit to another Bank

- Transfer to External Bank Accounts

For Direct Debits complete a Direct Debit Request Form

#### Transfer From

Account Number

001596861

Amount \$900.00

Account Title

BEVERLEY MORT PRIVATE PENSION FUND

#### Transfer To (complete A, B or C)

##### A Deposit Account

Account Number

Account Title

Reference (optional)

##### Loan Account

Account Number

Account

Loan Type

Home Loan ☐

Personal Loan ☐

Commercial Loan ☐

#### Transfer Option:

Minimum Repayment ☐

OR Fixed Amount ☐

The Bank will automatically adjust the transfer to be equal to the minimum repayment amount

##### C External Account

BSB

638090

Account Number

139-41992

Bank

Account Title

BEVERLEY MORT

Reference

FROM SUNCORP

Please note: Funds will not be available at the other Bank until 2 working days after the transfer date

#### Frequency & Date

Once Only ☒

Daily ☐

Weekly ☐

Fortnightly ☐

Monthly ☐

Month End ☐

Quarterly ☐

Half Yearly ☐

Start Date

9/05/2018

Expiry Date

9/05/2018

#### Customer Authority

I/we request Suncorp to withdraw, from my/our account mentioned above, the amount specified. I/we agree to be bound by Suncorp Terms and Conditions, a copy of which has been received by me/us. To be signed in accordance with the accounts "Number to Sign to Operate".

Customer Signature(s)

*Bj Mort*

Date

9-5-18

#### Processed and Verified By (Store Use Only)

Filing instructions: File in Store Day's Work. If new loan (unfunded) send to Retail Securities IPC RE025

Name

MICHELLE

U335157

Signature

*[Signature]*

Store/Agent Name

MERMAID WATERS

Date

9/05/2018

#### Level 3 Authority

Name

U

Date

Signature



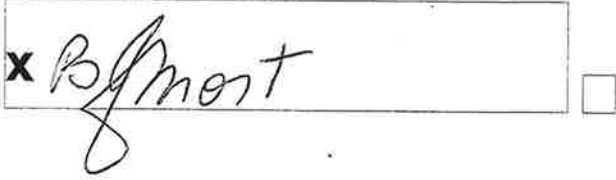
## Details for your account cont...


I have received and accept a copy of the Product Terms and Conditions.

By ticking the box beside my signature I confirm I do not wish to receive information and special offers about other products and services.

### Signatures

(Parent or Guardian where applicable)

☒  ☐

☒  ☐



## List of Transactions

**Account name** ROBERT CAMERON CHISHOLM MORT AND BEVERLEY JOAN MORT AS TRUSTEES FOR BEVERLEY MORT PRIVATE PENSION FUND

**BSB** 064844

**Account number** 50011579

**Account type** Standard Term Deposit

**Account currency** AUD

**Transactions from** 23/04/18 - 16/07/18

**Note:**

This transaction listing may not display all payments on your account if filter settings were applied, prior to printing you this copy for the chosen date range. For a complete list of your transactions, please log on to your online channel.

Date	Transaction details	Amount	Balance
<i>CREDIT</i> 16 Jul 2018	TFN Withholding Tax Refund	+\$1,511.00	\$1,601,511.00
16 Jul 2018	\$1,511.00 DR TFN Withholding Tax REDIRECTED TO 638-090 13941992	+\$0.00	\$1,600,000.00
16 Jul 2018	\$3,215.78 CR Credit Interest REDIRECTED TO 638-090 13941992	+\$0.00	\$1,600,000.00
18 Jun 2018	\$1,511.00 <i>DR</i> TFN Withholding Tax REDIRECTED TO 638-090 13941992	+\$0.00	\$1,600,000.00
18 Jun 2018	\$3,215.78 CR Credit Interest REDIRECTED TO 638-090 13941992	+\$0.00	\$1,600,000.00
21 May 2018	\$1,511.00 <i>DR</i> TFN Withholding Tax REDIRECTED TO 638-090 13941992	+\$0.00	\$1,600,000.00
21 May 2018	\$3,215.78 CR Credit Interest REDIRECTED TO 638-090 13941992	+\$0.00	\$1,600,000.00
23 Apr 2018	Chq Dep Branch Mermaid Waters	+\$1,600,000.00	\$1,600,000.00





## List of Transactions

**Account name** ROBERT CAMERON CHISHOLM MORT AND BEVERLEY JOAN MORT AS TRUSTEES FOR BEVERLEY MORT PRIVATE PENSION FUND

**BSB** 064844

**Account number** 50011579

**Account type** Standard Term Deposit

**Account currency** AUD

**Transactions from** 16/07/18 - 16/07/18

**Note:**

This transaction listing may not display all payments on your account if filter settings were applied, prior to printing you this copy for the chosen date range. For a complete list of your transactions, please log on to your online channel.

Date	Transaction details	Amount	Balance
16 Jul 2018	TFN Withholding Tax Refund	+\$1,511.00	\$1,601,511.00
16 Jul 2018	\$1,511.00 DR TFN Withholding Tax REDIRECTED TO 638-090 13941992	+\$0.00	\$1,600,000.00
16 Jul 2018	\$3,215.78 CR Credit Interest REDIRECTED TO 638-090 13941992	+\$0.00	\$1,600,000.00



BALANCE AT 31/7/18

\$ 1,601,511 -







## Your account confirmation as at 09 August 2018

Thank you for banking with us. Here is a quick summary of some of the important features of your Account.

If you have any questions or need more information please go to [netbank.com.au](http://netbank.com.au), call 13 2221, 24 hours a day, 7 days a week or visit any branch.

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### Account details

Account type	Term Deposit
Account number	484450011579
Account holder(s)	ROBERT CAMERON CHISHOLM MORT AND BEVERLEY JOAN MORT AS TRUSTEES FOR BEVERLEY MORT PRIVATE PENSION FUND
Investment term	9 Months
Amount invested at start of term	\$1,600,000.00
Current balance	\$1,601,511.00
Start date	23/04/2018
Maturity date	23/01/2019
TFN/ABN/Exemption quoted	Yes
Early withdrawal	31 days' notice is required to withdraw before maturity. A prepayment interest adjustment and administration fee will apply.

### Maturity instructions

Place in Holding Facility

At maturity we will place your funds in the holding facility of your account, where you can choose to reinvest or withdraw your funds anytime once you decide what to do. Holding facility interest is paid every 7 days at the applicable interest rate, and may be lower than for a fixed term. Please refer to the Term Deposit General Information and Terms and Conditions for more information.

If you wish to update your maturity instructions, please visit any of our branches, contact your Relationship Manager, call 13 2221 or provide your instructions on [netbank.com.au](http://netbank.com.au) before the maturity date.

### Features

You can use NetBank to manage your Term Deposit online, including keeping track of your maturity date and interest payments. Contact us to get started using NetBank today.

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### Credit interest

Interest rate	2.62% p.a.
When is interest paid?	You have chosen to receive your interest every 28 days and/or at maturity.
Nominated account for interest payments	BSB: 638-090 Account Number: 1394 1992





041

B MORT  
40 GRETTEL DR  
MERMAID WATERS QLD 4218

Date printed	10 January 2019
Term Deposit number	06 4844 50011579
Current balance	\$1,601,511.00
Investment term	9 months
At an interest rate of	2.62% p.a.
Invested on	23 April 2018
To mature on	23 January 2019
Interest option	4 Wkly

*4 mths = 2.65%*

## Review your Term Deposit before it matures

Your Term Deposit is about to mature on 23 January 2019 and as at the date of printing this notice, we have the maturity instruction 'Place in Holding Facility' recorded for your account. This instruction will be applied on 23 January 2019 unless you let us know otherwise.

Account name	ROBERT CAMERON CHISHOLM MORT AND BEVERLE Y JOAN MORT AS TRUSTEES FOR BEVERLEY MOR T PRIVATE PENSION FUND
Interest paid this financial year	\$22,528.70
Interest payable by maturity date if your funds remain invested until maturity	\$2,644.03

### What do you need to do?

Review your Term Deposit and let us know if you'd like to update your instructions at least one day before 23 January 2019. We'll confirm your new details in writing once your instructions have been applied.

As a guide, based on your current term and balance, the interest rate would be 1.10% p.a. – although this may change by the time your Term Deposit matures.

### What are your maturity options?

You can:

- **Renew** your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds
- **Withdraw** your funds in full and close your Term Deposit account
- **Temporarily** place your funds in a holding facility, a feature where you can access your funds without penalty until you decide your next move.

For the latest indicative interest rates, including rates for holding facility, go to [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates)

### How to give us instructions

Log on to NetBank to provide instructions online, visit any CommBank branch, contact your Relationship Manager or Adviser or call **13 2221**.

If you forget to provide instructions in time, or just change your mind, don't worry - you can also provide alternative instructions during your **7 day grace period** from 23 January 2019 to 29 January 2019 without notice or penalty, including if you want to fully withdraw your funds. This will take effect from 23 January 2019.

*P. Fair  
J. Ammy*

*4 mths = 2.65%*

### What else do I need to know?

Here are some things you should know when investing in a Term Deposit:

- 1. Instructions are valid for one term only** - Any instruction you provide for a Term Deposit will apply for one term only. If you do not provide any instructions for the next term, we'll automatically place your money into a holding facility when your Term Deposit matures. While interest rates may be lower than the rates offered for a renewed term, funds in the holding facility can be withdrawn at any time without penalty.
- 2. Your renewal interest rate** - Because we change our best rates from time to time, your new rate may be significantly higher or lower than for your previous term, and higher interest rates may be available from another account with a comparable term. We recommend that you check the interest rate applied to your renewed Term Deposit on the maturity date to ensure it meets your needs, as you can still use your 7 day grace period to make changes.
- 3. 31 days' notice for early withdrawal** - Once your term is locked in after the grace period, you'll need to give us 31 days' notice for any early withdrawals. A prepayment interest adjustment and administration fee will also apply. If you need immediate access to your funds, other savings products may be more suitable.

### We're here to help

If you renew, or if your funds are placed in the holding facility, your account will be subject to the current Term Deposit Terms and Conditions as at the date of renewal or transfer. This can be found at [commbank.com.au](http://commbank.com.au).

For any questions, you can drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.

Handwritten: a/c 14098857 S13

Handwritten: SBB No 638.060.



041

B MORT  
40 GRETTEL DR  
MERMAID WATERS QLD 4218

Date printed	23 January 2019
Term Deposit number	06 4844 50011579
Investment balance	\$1,601,511.00
Placed in holding facility on	23 January 2019
Current interest rate	1.10% p.a.
Interest option	Weekly

## Your Term Deposit has been placed into the holding facility

Your Term Deposit matured on 23 January 2019. We've placed your funds into the holding facility of your account so you can reinvest or withdraw your funds without penalty once you decide what to do.

<b>Account name</b>	ROBERT CAMERON CHISHOLM MORT AND BEVERLEY JOAN MORT AS TRUSTEES FOR BEVERLEY MORT PRIVATE PENSION FUND
<b>Interest payment instructions</b>	Interest will be paid into account number 638090 13941992.
<b>Interest paid this financial year</b>	\$25,172.73

### What's the interest rate?

Based on your current balance, the rate that applies is 1.10% p.a.

While your money is in the holding facility, a fixed interest rate will apply for each 7-day calendar period, and interest will be paid every 7 days until you've reinvested or withdrawn the total balance. Due to market rate movements we may vary the rate for each 7 day period, at any time, without notice.

Note that if you leave your money in the holding facility over an extended period of time, you could miss out on earning interest at a higher rate - such as if you were to reinvest your Term Deposit for a renewed term.

For the latest indicative interest rates, including rates for holding facility, you can go to [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates)

### What do you need to do?

- If you want to withdraw all your money from the holding facility, or reinvest it for a fixed term, let us know as soon as you're ready. You can do this by:
  - visiting any CommBank branch
  - contacting your Relationship Manager or Adviser
  - calling us on **13 2221**.
- We'll send you written confirmation once we've received your instructions.

### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit [commbank.com.au](http://commbank.com.au), drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.





041

B MORT  
40 GRETEL DR  
MERMAID WATERS QLD 4218

Date printed 25 January 2019

Term Deposit number 06 4844 50011579

Investment balance at  
start of reporting period  
1 July 2018 \$1,600,000.00Closing balance at  
24 January 2019 \$0.00

## Your Term Deposit has been closed

Your Term Deposit was closed on 24 January 2019. Any interest owing on this account was also paid on that date. Closure details are provided below.

Please keep this notice for taxation purposes. The Bank will not issue an End of Financial Year Notice on this Term Deposit.

### Account name

ROBERT CAMERON CHISHOLM MORT AND BEVERLE Y JOAN MORT AS  
TRUSTEES FOR BEVERLEY MOR T PRIVATE PENSION FUND

### Interest paid this financial year

\$25,172.73

### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit [commbank.com.au](http://commbank.com.au), drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.







041

THE TRUSTEES  
40 GRETEL DR  
MERMAID WATERS QLD 4218

Date printed	30 May 2019
Term Deposit number	06 4163 50142470
Current balance	\$1,600,000.00
Investment term	4 months
At an interest rate of	2.80% p.a.
Invested on	12 February 2019
To mature on	12 June 2019
Interest option	Compound Annually

## Review your Term Deposit before it matures

Your Term Deposit is about to mature on 12 June 2019 and as at the date of printing this notice, we have the maturity instruction 'Place in Holding Facility' recorded for your account. This instruction will be applied on 12 June 2019 unless you let us know otherwise.

Account name	ROBERT CAMERON CHISHOLM MORT AND BEVERLE Y JOAN MORT AS TRUSTEES FOR BEVERLEY MORT PRIVATE PENSION FUND
Interest paid this financial year	\$0.00
Interest payable by maturity date if your funds remain invested until maturity	\$14,728.77

### What do you need to do?

Review your Term Deposit and let us know if you'd like to update your instructions at least one day before 12 June 2019. We'll confirm your new details in writing once your instructions have been applied.

As a guide, based on your current term and balance, the interest rate would be 1.10% p.a. – although this may change by the time your Term Deposit matures.

### What are your maturity options?

You can:

- **Renew** your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds
- **Withdraw** your funds in full and close your Term Deposit account
- **Temporarily** place your funds in a holding facility, a feature where you can access your funds without penalty until you decide your next move.

For the latest indicative interest rates, including rates for holding facility, go to [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates)

### How to give us instructions

Log on to NetBank to provide instructions online, visit any CommBank branch, contact your Relationship Manager or Adviser or call **13 2221**.

If you forget to provide instructions in time, or just change your mind, don't worry - you can also provide alternative instructions during your **7 day grace period** from 12 June 2019 to 18 June 2019 without notice or penalty, including if you want to fully withdraw your funds. This will take effect from 12 June 2019.

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#### What else do I need to know?

Here are some things you should know when investing in a Term Deposit:

- 1. Instructions are valid for one term only** - Any Instruction you provide for a Term Deposit will apply for one term only. If you do not provide any instructions for the next term, we'll automatically place your money into a holding facility when your Term Deposit matures. While interest rates may be lower than the rates offered for a renewed term, funds in the holding facility can be withdrawn at any time without penalty.
- 2. Your renewal interest rate** - Because we change our best rates from time to time, your new rate may be significantly higher or lower than for your previous term, and higher interest rates may be available from another account with a comparable term. We recommend that you check the interest rate applied to your renewed Term Deposit on the maturity date to ensure it meets your needs, as you can still use your 7 day grace period to make changes.
- 3. 31 days' notice for early withdrawal** - Once your term is locked in after the grace period, you'll need to give us 31 days' notice for any early withdrawals. A prepayment interest adjustment and administration fee will also apply. If you need immediate access to your funds, other savings products may be more suitable.

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#### We're here to help

If you renew, or if your funds are placed in the holding facility, your account will be subject to the current Term Deposit Terms and Conditions as at the date of renewal or transfer. This can be found at [commbank.com.au](http://commbank.com.au).

For any questions, you can drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.



041

THE TRUSTEES  
40 GRETEL DR  
MERMAID WATERS QLD 4218

Date printed	12 June 2019
Term Deposit number	06 4163 50142470
Investment balance at start of reporting period 12 February 2019	\$1,600,000.00
Closing balance at 12 June 2019	\$0.00

## Your Term Deposit has been closed

Your Term Deposit was closed on 12 June 2019. Any interest owing on this account was also paid on that date. Closure details are provided below.

Please keep this notice for taxation purposes. The Bank will not issue an End of Financial Year Notice on this Term Deposit.

Account name	ROBERT CAMERON CHISHOLM MORT AND BEVERLE Y JOAN MORT AS TRUSTEES FOR BEVERLEY MORT PRIVATE PENSION FUND
Interest paid this financial year	\$14,728.77

### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit [commbank.com.au](http://commbank.com.au), drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.



BSB NUMBER: 638-090  
ACCOUNT NUMBER: 13941992  
Pension Plus A/C S65

STATEMENT DATE: 12 JUN 2019  
STATEMENT NO: SPECIAL REQUEST  
PAGE NO: 3

Please check this statement and advise immediately of any discrepancies.

DATE	REFERENCE	DEBIT	CREDIT	BALANCE
2019				
08 MAY	Your cheque no. 158385			18,283.89
14 MAY	Your cheque no. 158390	1,040.60		17,243.29
22 MAY	Free cheque book ordered	70.00		17,173.29
21 MAY	Your cheque no. 158391			17,173.29
	Your cheque no. 158392	10.00		
		35.00		17,128.29
29 MAY	Bpay 2901377018 5116 to FOXTEL	142.37		
	Your cheque no. 158393	86.78		16,899.14
31 MAY	Interest credit		18.37	16,917.51
04 JUN	Bpay 0403409836 112144 to QLD URBAN UTILITIES.	188.58		16,728.93
12 JUN	CBA - NetBank; CBA TD Proceeds		1,614,728.77	
	Bpay 1203439637 130112 to ORIGIN ENERGY	190.47		
	CLOSING BALANCE AS AT 12 JUN 19			1,631,267.23

- S4NLOP.





## Your account confirmation as at 12 February 2019

Thank you for banking with us. Here is a quick summary of some of the important features of your Account.

If you have any questions or need more information please go to [netbank.com.au](http://netbank.com.au), call **13 2221**, 24 hours a day, 7 days a week or visit any branch.

---

### Account details

Account type	Term Deposit
Account number	416350142470
Account holder(s)	ROBERT CAMERON CHISHOLM MORT AND BEVERLEY JOAN MORT AS TRUSTEES FOR BEVERLEY MORT PRIVATE PENSION FUND
Investment term	4 Months
Amount invested at start of term	\$1,600,000.00
Current balance	\$0.00
Start date	12/02/2019
Maturity date	12/06/2019
TFN/ABN/Exemption quoted	Yes

**Early withdrawal** 31 days' notice is required to withdraw before maturity. A prepayment interest adjustment and administration fee will apply.

### Maturity instructions

Place in Holding Facility

At maturity we will place your funds in the holding facility of your account, where you can choose to reinvest or withdraw your funds anytime once you decide what to do. Holding facility interest is paid every 7 days at the applicable interest rate, and may be lower than for a fixed term. Please refer to the Term Deposit General Information and Terms and Conditions for more information.

If you wish to update your maturity instructions, please visit any of our branches, contact your Relationship Manager, call **13 2221** or provide your instructions on [netbank.com.au](http://netbank.com.au) before the maturity date.

**Features** You can use NetBank to manage your Term Deposit online, including keeping track of your maturity date and interest payments. Contact us to get started using NetBank today.

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### Credit interest

Interest rate	2.80% p.a.
When is interest paid?	You have chosen to receive your interest every 12 months and/or at maturity. For terms of 12 months or less, interest is paid at maturity.
Nominated account for interest payments	Added to your Term Deposit balance.

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### Customer agreement



